



FEE SCHEDULE



Effective July 13, 2026

PERSONAL CHECKING SERVICE CHARGE

Vista Basic (assumes eStatement enrollment or direct deposit of \$300 or more per month, otherwise \$3)	Free
Vista Plus (assumes eStatement enrollment, otherwise \$6) <i>account no longer offered</i>	\$3.00 mo.
Vista Premier (assumes eStatement enrollment or direct deposit of \$300 or more per month, otherwise \$9)	\$6.00 mo.
Shares Plus (if average balance falls below \$2,500)	\$10.00 mo.

CHECK PRINTING

Vista Plus, Vista Premier (one design only – 1 box per year)	Free
Vista Basic (depends on style)	Varies
Business Checking (depends on style)	Varies

BUSINESS CHECKING

Monthly Service Charge	\$10.00
First 20 Checks that Clear	Free
Each Check Over 20 that Clears	\$0.10

ATM/VISA CHECK CARDS

PCFCU ATM Transactions	Free
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NON-PCFCU ATM TRANSACTIONS

Vista Basic, Plus and Premier (if monthly conditions met)	Free up to \$15
Vista Basic, Plus and Premier (if monthly conditions not met)	\$1.00 ea.
Replacement Debit or Credit Card	\$10.00 ea.
ATM Insufficient Funds	\$30.00 ea.
Sales Draft Copies	\$6.00 ea.
International Service Assessment Fee	Debit – 2% of transaction
International Service Assessment Fee	Credit – 1% of transaction
<i>(The International Transaction Fees apply to any debit or credit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States)</i>	

OTHER ACCOUNT FEES

Stop Payments	\$30.00 ea.
Insufficient Funds (per returned transaction, maximum of 10 per day)	\$28.00 ea.
Loan Payment Return (per loan payment returned)	\$30.00 ea.
Courtesy Pay Overdraft (per transaction greater than \$5)	\$28.00 ea.
Courtesy Pay Overdraft (per transaction \$5 or less)	\$0.00 ea.
Check Copies (free to E-Statement users)	\$5.00 ea.
Statement Copies	\$3.00 ea.
Automatic Overdraft Transfer	\$5.00 ea.
Inactive Checking Account Fee (inactive 6 months or more) (balance <= \$10)	\$10.00

ELECTRONIC SERVICES

Electronic Convenience Payment Fee	\$5.00 - \$15.00
External Transfer Fee – Standard	Free
External Transfer Fee – Next Day	\$3.00 ea.

BILL PAYMENT

Bill Payment Service	Free
Expedited Check Delivery	\$25.00ea.
Stop Payment Requests	\$30.00 ea.
Bill Payment Check Copy (free to E-statement users)	\$5.00 ea.

SAFE DEPOSIT BOXES

Annual Rental	
(Box size may vary by location)	
3x5	\$30.00
5x5	\$35.00
3x10	\$45.00
5x10	\$60.00
6x10	\$60.00
9x10	\$80.00
10x10	\$100.00
Initial Key Deposit	\$10.00
Box drilling / lock change	Current locksmith charges
Vista Plus and Vista Premier Accounts Receive 50% off annual rental fee	
NOTE: NCUA does not insure safe deposit box contents	

MISCELLANEOUS FEES

Individual Retirement Accounts (IRAs)	\$12.00 annual fee
Teller Checks (no charge if payable to member or over \$2,500)	\$5.00
(Vista Plus and Vista Premier – 3 free per month)	
Research Fee (per hour – 1 hour min.)	\$30.00 / \$50.00 legal
Account Reconciliation per hour (1/2 hour min.)	\$25.00 / \$35.00 legal
Copy of Statements, tax forms, printouts	\$3.00
Notary Service (per document)	\$5.00
Inactive Account Fee (dormant 12 months or more) monthly	\$10.00
Dormant Account Unclaimed Property Processing	\$25.00
Early Account Closure (if closed within 90 days of opening)	\$5.00
Member Check Replacement for non-members (per item)	\$8.00
Outgoing Wire (foreign)	\$40.00
Outgoing Wire (domestic)	\$20.00
Incoming Wire (domestic/foreign)	\$15.00
Photocopies	\$0.25 ea.
Garnishment, Levy Notice to Withhold (per notice)	\$75.00
Collections Items (per item) – Foreign & Domestic	\$18.00
Invalid Address Account (monthly)	\$10.00
Coin Counting (Vista Plus, Vista Premier, & Minors/Free)	5% of Coin Processed over \$100.00
Consumer Loan Rate Modification Fee (per loan modified)	\$100.00
International ACH Transaction	\$15.00 ea.