

# PUBLIX EMPLOYEES FEDERAL CREDIT UNION

# SCHEDULE OF FEES & CHARGES

Effective 03/2024

## Thank you for choosing PEFCU!

### We are pleased to offer you these free services:

- Free Checking Account
- Free Check Cashing
- Free Financial Education
  Free Notary Services
- Free Holiday Club Savings Account
- Free Medallion Signature Guarantee
- Free Mobile Deposit and Bill Pay
- Free 24/7 Access to Online and Mobile Banking
- Free Annual Supply of Checks for Journey Members

#### CARD SERVICE & USAGE CHARGES

Presto!® ATM Withdrawals <sup>3</sup>	\$0.50
Presto!® ATM Balance Inquiry	\$0.25
Foreign ATM Withdrawals <sup>3</sup> (non-Presto!® or non-PEFCU ATMs)	\$1.00
Foreign ATM Balance Inquiry (non-Presto!® or non-PEFCU ATMs)	\$0.50
International Transaction Fee	1%
International Currency Conversion Fee (of the International Transaction Amount)	1%
Visa® Credit Card Late Fee Card Replacement Fee <sup>4</sup>	. Up to \$20.00 \$10.00

#### OTHER SPECIAL SERVICES

Domestic Wire Transfer Fee (outgoing)	
Wire Transfer Fee (incoming)	\$5.00
Escheatment (abandoned property - transfer to state)	\$35.00
Pay A Person Real-Time Fee	\$1.00
Account Number Change Fee <sup>5</sup>	\$30.00
Legal Processing Fee(Court Orders, Subpoenas, Garnishments, etc.)	\$50.00
Legal Transport Fee Price of FedE	x Shipping
Research Fee	\$20/hour
Returned A2A or P2P Fee	\$25.00

### SAVINGS & CHECKING CHARGES

Stop Payment	. \$30.00
(checking, ACH item, or recurring Vis	a®
debit/credit transaction <sup>2</sup> )	
Non-Sufficient Funds	. \$30.00
Checking or ACH return item (NSF)	
Mobile Deposit Item Rejected	. \$25.00
Courtesy Pay	. \$30.00
Returned Item	. \$25.00
(payee same as payer)	
Account Inactivity Fee	. \$10.00
(charged after 13 months of inactivity	·)
Printing Service Fee	\$5.00
(Account Activity Printout, Statement	
Check Copy <sup>1</sup> )	

#### TELLER SERVICE CHARGES

Cashier's Check	\$5.00
Money Order	\$5.00

#### SAFE DEPOSIT BOX FEES

3x5	\$20.00
5x5	\$25.00
3x10	\$30.00
5x10	\$45.00
10x10	\$65.00

- 1 No charge when required by court order or IRS audit
- 2 No charge to stop payment on lost or stolen share drafts
- 3 First six ATM withdrawals per account / per month are free
- 4 Two free card replacements per account, per calendar year
- 5 No fee applies when fraud has occurred

To view our Important Account Information, please visit pefcu.com.



