



# Schedule of Fees & Charges

Effective 11/01/2021

## Membership Savings Accounts

New Account Fee .....	\$1.00
(waived w/ E-Statements)	
Early Closure Fee (within 1st 90 days) .....	\$15.00
Below Minimum Balance .....	\$5.00 per month
(\$25.00 share requirement)	
Excessive Electronic Share Withdrawal Fee	
over 6 per month (Reg D).....	\$10.00 per withdrawal
Over 2 checks per month.....	\$3.00 per check
Excessive Money Market Withdrawal Fee	
over 6 per month.....	\$10.00 per withdrawal
Dormant Account Fee .....	\$5.00 Quarterly
Verification of Deposit.....	\$10.00
Statement Reprint .....	\$5.00 per statement

## Checking Account Services

Monthly Service Fee	
w/direct deposit or \$1000.00 Balance.....	FREE
without direct deposit or below \$1000.00 .....	\$4.00 per month
Overdraft Transfer From Another Account.....	\$3.00 per transfer
Telephone Transfer .....	FREE
Overdraft Paid By PFCU .....	\$28.00 per item
Courtesy Pay/Item.....	\$28.00 per item
Check Returned – Insufficient Funds .....	\$28.00 per item
Stop Payment Order.....	\$25.00 per order
Copy of Paid Check (2 free per month).....	\$3.00 per item
Account History Printout.....	\$2.00 per month
Account Reconciliation.....	\$30.00 per hour
Printed Checks.....	Actual Cost

## Electronic Services

Wire Transfer – Domestic.....	\$27.00 each
Mis-Routed Wire.....	\$40.00 per wire
Wire Tracer Fee .....	\$40.00 per item
ATM Withdrawals .....	6 FREE per month
Excessive ATM Withdrawals	
(over 6 per month) .....	\$1.00 per withdrawal
ATM or Debit Card Replacement.....	\$10.00 per card
ATM or Debit Deposit Adjustment Fee.....	\$10.00 Plus Network Fee
ACH Stop Payment .....	\$25.00 per item
Home Banking .....	FREE
PAT (Prospectors Audio Teller) .....	FREE
Web Bill Pay (Unlimited Check Writing) .....	FREE
ACH Origination Set-up.....	FREE
ACH Origination Change – 2 Free / yr .....	\$5.00 each additional
VISA Auto Pay Set-up .....	FREE
VISA Auto Pay Change – 2 Free / yr .....	\$5.00 each additional
Returned ACH Origination .....	\$28.00 per item
Returned VISA Auto Payment.....	\$28.00 per item

Home & Mobile Banking 24 / 7 @ [www.prospectorsfcu.org](http://www.prospectorsfcu.org)  
PAT Phone Teller @ (909) 861-4139  
PIA Phone Teller @ (909) 316-5781  
Please Call Us with any questions, we are happy to help.

*These fees and charges will be charged to the applicable account and will be shown on the periodic statement for the account. If there are insufficient funds in the applicable account, fees and charges will be deducted from the available balance in other accounts held in the same right and title (except IRA & Certificate Accounts).*

## Other Services

Credit Union Check	
(more than 2 per month).....	\$3.00 per check
Cashiers Checks.....	\$10.00 per check
Stop Payment on Credit Union Check .....	\$25.00 per item
Stop Payment of Pre-Authorized Debit.....	\$25.00 per item
Legal Services	
Research, Subpoena, Levy .....	\$50.00 per hr/or per item
Return Mail Fee .....	\$5.00 per item
Deposited Item Returned Unpaid.....	\$28.00 per item
Resubmitted Item.....	\$10.00 per item
Escheat Notice Fee .....	\$2.00
Notary Public (Non-CU Business).....	\$15.00 per signature
Overnight Delivery .....	\$20.00 per item charged
Pro Pay Loan Payment.....	\$15.00 per item
Visa Gift Cards.....	\$3.50 each
IRA Transfer to Another Institution.....	\$25.00 per transfer
IRA Annual Maintenance Fee .....	\$25.00
FedEx Delivery .....	FedEx rate + \$10.00
Early Withdrawal Christmas Club .....	\$10.00
Copy of Deposited Item .....	\$3.00 per item
Rolled Coin Deposit .....	\$0.10 per roll
Non-member PFCU Check Cashing:	
0- \$1,000 .....	\$10.00
\$1,000 + .....	1% of amount
Collection item - Foreign .....	\$30.00 per item
Copy of: 1098, 1099, 1099R, 5498 .....	\$5.00 per item

## Consumer Loan Services

Loan Application Fee .....	FREE
Loan Payment Returned Unpaid .....	\$28.00 per item
Loan Payment Resubmitted .....	\$10.00
Loan Extension Fee.....	\$25.00
DMV Handling Fee .....	\$35.00
Demand Fee for Real Estate .....	\$35.00
Vehicle Value Quote .....	FREE
1st TD Processing Fee .....	\$495.00 at application
1st TD Underwriting Fee .....	\$995.00 at application
Lien Satisfied .....	\$15.00 per item
Affordable Housing (SB2).....	\$225.00
Real Estate Reconveyance Fee .....	\$45.00
HELOC Processing Fee .....	\$100.00

## Visa Credit Cards

Annual Fee.....	FREE
Cash Advance .....	FREE
Late Fee .....	\$15.00
Foreign Transaction Fee .....	1% of trans amount
VISA Statement Reprint .....	\$5.00 per month
PFCU VISA Cash Advance.....	FREE
Non-PFCU VISA Cash Advance.....	\$5.00 per advance
NSF Credit Card Check.....	\$25.00 per item
VISA Payment Returned Unpaid.....	\$25.00 per item
Stop Payment Credit Card Check .....	\$20.00 per item
Copy of Credit Card Check.....	\$5.00 per item

