

PROSPECTORS

FEDERAL CREDIT UNION

Diamond Bar Office
1310 South Valley Vista Drive
Diamond Bar, CA 91765

West Covina Office
1230 Lakes Drive, suite 108
West Covina, CA 91790

(909) 396-9688 • Fax: (909) 396-6226

(909) 396-9688 • Fax: (626) 430-7397

Schedule of Fees & Charges

Effective 11/01/2022

Membership Savings Accounts

New Account Fee.....	\$1.00
(waived w/ E-Statements)	
Early Closure Fee (within 1 st 90 days).....	\$15.00
Below Minimum Balance.....	\$5.00 per month
(\$25.00 share requirement)	
Over 2 checks per month.....	\$3.00 per check
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

Outgoing Wire Transfer - Domestic.....	\$27.00 each
Incoming Wire Transfer.....	\$10.00 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 One time set-up.....	\$8.00
ACH Origination Change - 2 Free / yr.....	\$5.00 each additional
VISA Auto Pay One time set-up.....	\$8.00
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

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
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 / 2 nd TD 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