

Prospectors Federal Credit Union

Schedule of Fees & Charges

Effective 11/20/2023

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

Visa Classic 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

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
Skip-A-Pay Fee.....	\$40.00
DMV Handling Fee	\$35.00
Demand Fee for Real Estate	\$35.00
Vehicle Value Quote	FREE
1st TD Processing Fee	\$595.00
1st TD Underwriting Fee	\$995.00
Lien Satisfied	\$15.00 per item
Affordable Housing (SB2)	\$225.00
Real Estate Reconveyance Fee.....	\$45.00
HELOC / 2 nd TD Processing Fee	\$195.00

Gold Rush Visa Credit Cards

Annual Fee	FREE
Cash Advance.....	FREE
Late Fee	\$28.00
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.....	\$28.00 per item
Visa Payment Returned Unpaid.....	\$28.00 per item
Stop Payment Credit Card Check.....	\$25.00 per item
Copy of Credit Card Check.....	\$5.00 per item
Balance Transfer Fee	3% of trans amount
Rush Card Fee.....	\$28.00
Mailed Statement Fee.....	\$3.50 per month
New PIN.....	\$5.00 each