



Schedule of Fees and Charges

Effective 03/15/2025

Fees listed in this Schedule of Fees and Charges are subject to change without notice.

Account Fees

Check Cashing Fee (per check)	
• Single Service Accts	The greater of
Balance under \$100	\$3.00 or 1%
• Multiple Service Accounts	Free
Balance over \$100 or under age 18	
• Non-member (drawn on PCCU)	\$5.00
Christmas Club Early Withdrawal (per withdrawal)	\$5.00
Dormant Account Fee (per month) (no activity for 15 months)	\$10.00
Early Account Closure (closed before 90 days)	\$20.00
Early Deposit (per deposit)	
When completed in online or mobile banking	\$10.95
When performed by PCCU employee	\$14.95
Gold Money Market Minimum Balance Fee (per month)	\$25.00
Platinum Money Market Minimum Balance Fee (per month)	\$25.00
Money Market Excess Withdrawal (excess of 6 withdrawals per month)	\$25.00
Pinnacle Account Minimum Balance Fee (per month)	\$25.00
(if balance falls below minimum during month)	
Premier Account Minimum Balance Fee (per month)	\$10.00
(if balance falls below minimum during month)	
Returned Mail Fee (per piece of mail returned)	\$5.00
Right Now Checking Account (per month)	\$10.95

Business Account Fees

Business Checking Minimum Balance Fee (per account, per month)	\$4.00
Coin/Currency (waived if account balance is over \$10,000 or have a commercial loan)	
• Coin order (per roll)	\$0.15
• Strap order (per strap)	\$0.75
• Coin machine usage	5% of coin total

Other Service Fees

Account Research/Reconciliation (per hour)	\$25.00
Coin Machine Usage	5% of coin total
Coin Orders	
• Coin order (per roll)	\$0.15
Corporate Checks (per item)	\$5.00
Medallion Signature Guarantee (per item, members only)	\$25.00
Money Orders (per item)	\$3.00
Printing/Fax Services (per page)	\$1.00
Stop Payment (per stop)	\$25.00
Temporary Checks (per set of 4)	\$1.00
Wire Transfers incoming or outgoing	
• Domestic (per wire)	\$20.00
• Foreign (per wire)	\$60.00

Overdraft/NSF/Collection Fees

Collection Items (sent by other institution)	\$25.00
Courtesy Pay Fee ¹ (per item presentment)	\$34.00
Garnishment/Tax Levy	\$25.00
Non-Sufficient Funds ¹ (per item presentment)	\$34.00
Overdraft Protection Transfer (per transfer)	\$5.00

Plastic Card/ATM Fees

ATM Withdrawal Fee (non PCCU owned ATMs)	
• 4 Withdrawals per month	Free
• Withdrawals in excess of 4 (per withdrawal)	\$1.00
Debit Card Foreign Transaction	1% of amount
Replacement Debit Card (per card)	\$10.00

Safe Deposit Boxes

Rental (annual fee)	
• 3 x 5 x 21	\$35.00
• 3 x 10 x 21	\$45.00
• 5 x 10 x 21	\$60.00
• 10 x 10 x 21 (Tomahawk office only)	\$85.00
Late Payment	\$10.00
Lock Drilling	\$350.00

¹Fee is charged for each presentment or submission. You will be charged a Courtesy Pay or NSF fee when we return, reject, or pay transactions against your account that would exceed your available balance. You may be charged multiple times, if an item is presented multiple times.

Federally Insured by NCUA