



Pawtucket Credit Union

The smarter way to bank

Service Fees

Effective as of July 11, 2016

Service Fees

ATM/VISA Debit Card:

International Transaction Fee (% of transaction)

Currency Conversion 1%

No Currency Conversion .8%

Card Replacement \$7.50

Card Replacement – Rush Delivery 45.00

PIN Replacement 2.00

Copy of Sales Draft 15.00

Certified Check 20.00

Copy Of Check, Official Check,
Money Order, Tax Forms 4.00

Copy Of Statement 4.00

Lost Passbook Re-issue 15.00

Money Order 4.00

Official Check 7.00

Safe Deposit Boxes:

Varies according to size 30.00 – 175.00

Lost/Replacement Key 20.00

Drilling 150.00

Late Fee 5.00/month

Temporary Checks \$2/5

American Express:

Travelers Checks

One Signature (% of purchase) 1%

Two Signatures (% of purchase) 2%

Gift Check 2.50/each

Special Services

Account Balancing Assistance \$25.00/hr min.

Account Research 30.00/hr min.

Account Verification Fee 25.00

Coin/Currency Order 5.00

Coin Sorting 3%

Special Services *continued*

Executions:

Levy Processing	\$75.00
Garnishment Processing	75.00
Night Deposit Bag Purchase	25.00
Off-Site Document Retrieval	40.00

Account Fees

Account Activity Printout	\$4.00
Account Collection Fee	15.00
Check Images With Paper Statement	3.00
Dormant Account Fee	25.00
Early Club Closeout	5.00
Failed ACH Transaction Fee	37.50
Insufficient/Uncollected Funds Return	37.50
Insufficient/Uncollected Funds (Overdraft) Paid	
ATM & Everyday Debit Card Overdrafts	
<i>Transaction Amount</i>	
\$0.01 - \$5	\$7.50 ea.
\$5.01 - \$10	17.50 ea.
\$10.01 - \$15	27.50 ea.
\$15.01+	37.50 ea.
All Other Overdrafts Paid	37.50 ea.
Overdraft Transfer From Savings	10.00
Returned Deposited Item	15.00
Returned Mail	5.00

Transaction Fees

Collection Item – Domestic:

Incoming	\$25.00
Outgoing	
Check amount less than \$100	5.00
Check amount between \$100-\$1,000	10.00
Check amount greater than \$1,000	25.00

Collection Item – Foreign:

Outgoing	
Check amount less than \$100	5.00
Check amount between \$100-\$1,000	10.00
Check amount greater than \$1,000	25.00

IRA Custodian to Custodian Transfer 30.00

Stop Payment:

Money Order	30.00
Official Check	30.00
Personal/Business Check	30.00
ACH	30.00

Wire Transfer – Domestic:

Incoming	15.00
Outgoing	20.00

Wire Transfer – International:

Incoming	15.00
Outgoing	45.00

Checking

Checkbooks and other supplies available at an additional cost depending on style.

Debit Card Checking

Monthly Service Charge

If a minimum of 12 non-ATM debit card transactions are not posted \$10.00

Direct Checking^{Plus} (requires direct deposit)

Monthly Service Charge

If Direct Deposit is terminated \$10.00

Simple Checking

Monthly Service Charge \$4.95

ATM Transaction (Foreign ATM) 2.50 ea.

Spectrum Checking

Monthly Service Charge

If a minimum \$1,000 average daily balance in checking or a minimum \$5,000 average daily balance in any combination of Pawtucket Credit Union deposit, loan and/or mortgage accounts is not maintained \$12.00

ATM Transaction (Foreign ATM)

After 10 withdrawals per month 2.50 ea.

Statement Savings

ATM Transaction (Foreign ATM) \$2.50 ea.

Direct Statement Savings

(requires direct deposit)

ATM Transaction (Foreign ATM)

After 10 withdrawals per month \$2.50 ea.

High Yield Money Market

ATM Transaction (Foreign ATM)

After 10 withdrawals per month \$2.50 ea.

Excess Transaction Fee

After 6 withdrawals via check, ACH and/or point of sale 10.00 ea.

Money Market Statement Account

Monthly Service Charge

If a minimum daily balance of \$2,500 is not maintained \$5.00

Excess Transaction Fee

After 6 withdrawals via check, ACH and/or point of sale 10.00 ea.

Connecting All Locations:

401-722-2212 or 800-298-2212

On The Internet:

pcu.org

Branch Locations:

1200 Central Ave., Pawtucket

727 Central Ave., Pawtucket

540 Broadway, Pawtucket

571 Smithfield Ave., Pawtucket

1855 Mendon Road, Cumberland

379 Putnam Pike, Smithfield

1617 Mineral Spring Ave., N. Providence

660 Warren Ave., E. Providence

339 Newport Ave., E. Providence

40 Sockanosset Cross Road, Cranston

96 Independence Way, Cranston
(opposite Wal-Mart on Plainfield Pike)

405 Warwick Ave., Warwick

3319 Post Road, Warwick

5661 Post Road, E. Greenwich

221 Tower Hill Road, N. Kingstown

ATMs are available at all branch locations and at participating Rite Aid Pharmacies:

5945 Post Rd., N. Kingstown

7691 Post Rd., N. Kingstown

1193 Boston Neck Rd., Narragansett

711 Broad St., Providence

200 Academy Ave., Providence

456 Branch Ave., Providence

 Equal Housing Lender

Pawtucket Credit Union is federally insured by the National Credit Union Administration.



Pawtucket Credit Union is a participating member of the SUMSM Program. The SUMSM Program is administered by and is a registered trademark of The NYCE Corporation.