



# 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
<b>Night Deposit Bag Purchase</b>	25.00
<b>Off-Site Document Retrieval</b>	40.00

**Account Fees**

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

If Direct Deposit is terminated

	\$10.00
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**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
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**ATM Transaction (Foreign ATM)**

After 10 withdrawals per month

	2.50 ea.
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**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.
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**High Yield Money Market****ATM Transaction (Foreign ATM)**

After 10 withdrawals per month

	\$2.50 ea.
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**Excess Transaction Fee**

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

	10.00 ea.
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**Money Market Statement Account****Monthly Service Charge**

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

	\$5.00
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**Excess Transaction Fee**

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

	10.00 ea.
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## Connecting All Locations:

401-722-2212 or 800-298-2212

## On The Internet:

[pcu.org](http://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

576 Metacom Ave., Bristol

*(in Belltower Square)*

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

 Equal Housing Lender

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