



Pawtucket Credit Union

The smarter way to bank

Service Fees

Effective as of August 1, 2020

Service Fees

ATM/VISA Debit Card:

International Transaction Fee (% of transaction)

| | |
|------------------------|-----|
| Currency Conversion | 1% |
| No Currency Conversion | .8% |

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|----------------------------------|--------|
| Card Replacement | \$7.50 |
| Card Replacement – Rush Delivery | 45.00 |
| PIN Replacement | 2.00 |
| Copy of Sales Draft | 15.00 |

| | |
|-----------------|-------|
| Certified Check | 20.00 |
|-----------------|-------|

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

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|-------------------|------|
| Copy Of Statement | 4.00 |
|-------------------|------|

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|------------------------|-------|
| Lost Passbook Re-issue | 15.00 |
|------------------------|-------|

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|-------------|------|
| Money Order | 4.00 |
|-------------|------|

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|----------------|------|
| Official Check | 7.00 |
|----------------|------|

Safe Deposit Boxes:

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|--------------------------|----------------|
| Varies according to size | 30.00 – 175.00 |
| Lost/Replacement Key | 20.00 |
| Drilling | 150.00 |
| Late Fee | 5.00/month |

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|------------------|-------|
| Temporary Checks | \$2/5 |
|------------------|-------|

Special Services

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|------------------------------|-----------------|
| Account Balancing Assistance | \$25.00/hr min. |
|------------------------------|-----------------|

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|------------------|---------------|
| Account Research | 30.00/hr min. |
|------------------|---------------|

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|--------------------------|-------|
| Account Verification Fee | 25.00 |
|--------------------------|-------|

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|---------------------|------|
| Coin/Currency Order | 5.00 |
|---------------------|------|

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|--------------|----|
| Coin Sorting | 3% |
|--------------|----|

Executions:

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|------------------------|---------|
| Levy Processing | \$75.00 |
| Garnishment Processing | 75.00 |

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|----------------------------|-------|
| Night Deposit Bag Purchase | 25.00 |
|----------------------------|-------|

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|-----------------------------|-------|
| 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 | |
| <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. |
| 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
- 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
- 84 Old Tower Hill Road, Wakefield

ATMs are available at all branch locations

 Equal Housing Lender

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