

# Pacific Postal Credit Union

## Fees and Charges

Addendum to Account Agreement  
Effective June 1, 2015

### **MEMBERSHIP**

Membership Fee — \$5.00 to join PPCU if 18 or older; \$1.00 if under 18 years of age

Membership Account Early Closure Fee — \$15.00 if your account is closed within 90 days of opening

Inactivity Fee — \$3.00 per month if your account is inactive for 180 days and the balance is less than \$100, until the account is reactivated

Escheat Fee — \$2.00 if we escheat your account to the State due to inactivity

### **CHECKING**

Secure Checking Fee — \$4.95 per month

NSF Fee — \$23.00 if a check written on your account is returned for insufficient funds

ACH NSF Fee — \$23.00 if an ACH item is returned on your account for insufficient funds

Check Stop Payment Fee — \$15.00

ACH Stop Payment Fee — \$15.00

Overdraft Transfer Fee — \$4.00 per item

Overdraft Privilege (ODP) Fee — \$23.00 per item

Returned Deposit Check Fee — \$10.00 if a third party check deposited to your account is returned; \$25.00 if a check you write for deposit is returned

Check Copy\* — \$2.00 per check

### **ATM**

ATM Card Replacement — \$20.00 if lost or stolen

### **VISA**

VISA Card Replacement — \$20.00 if lost or stolen

Additional VISA Card — First two cards are free of charge; each additional card is \$5.00

VISA Charge Copy — \$5.00

VISA Late Payment Fee — \$10.00

## **LENDING**

Loan Cancellation Fee — \$50.00 if a loan is cancelled after processing

Late Payment Transfer Fee — \$5.00 if funds are transferred for a payment you failed to make on time

Mortgage Verification of Deposit — \$35.00 if processed for non-PPCU mortgages; no charge for PPCU mortgages

Mortgage Demand Payoff — \$50.00

## **ONLINE BANKING & BILL PAY**

Online Banking (Anytime Branch) — Free to all members

Online Bill Pay Service — Free for Secure Checking Account holders

Online Bill Pay Overdraft Transfer Fee — \$4.00 per item

Person-to-Person Payment Service — Free for Secure Checking Account holders

## **GENERAL MEMBER SERVICES**

Cashier's Check\* — \$6.00 per Check

Money Order\* — \$6.00 per Money Order

Corporate Check\* — \$6.00 when payable to someone other than yourself

Account Research — \$20.00 per hour, minimum 1 hour

Letter Writing Fee — \$8.00 per page (Immigration, Naturalization, Chex Systems, etc.)

Wire Transfer\* — \$20.00 domestic and \$35.00 foreign

Statement Copy\* — \$4.00 per monthly statement

Notary Services — \$5.00 per signature

## **MISCELLANEOUS**

Levy/Legal Order Fee — \$35.00 if we receive a legal order or levy on your account

Check Collection — \$15.00 if a check you deposit must be placed for collection (for example, checks from a non-U.S. Bank or Insurance drafts)

Christmas Club Early Withdrawal Fee — \$2.00 per withdrawal

\* Free for Silver Express Account Holders