

FEE Schedule

(Updated 2020-10-8)

Diamond Savings Account Fees

- Account Below Minimum Fee \$10.00

Diamond Money Market Fees

- Excess Withdrawal Fee \$20.00/Withdrawal (In excess of six (6) per calendar month)
- Account Below Minimum Fee \$20.00/Month

Other Service Fees

- Account Reconciliation \$20.00/Hour
- Account Research \$20.00/Hour
- Statement Copy Fee \$1.00/Page
- Deposited Item Return Fee
 - First Presentation \$10.00/Item
 - Second presentation \$15.00/Item
- Wire Transfer (Outgoing) \$15.00/Transfer
- Wire Transfer (Incoming) \$5.00/Transfer
- Money Order \$1.25/Check
- Cashier's Check \$2.00/Item
- Counter Checks \$5 for 4 Checks
- Dormant Account Fee \$5.00/Month
- VISA Blackbird Reloadable Card Purchase \$3.00/ea
- VISA Blackbird Card Reload Fee \$3.00/ea
- International Wire Transfer \$40.00/Transfer
- Foreign Item Processing \$20.00 plus actual cost
- Photocopies \$0.10/Page
- Copy of Draft \$2.00/Draft
- Reopen Draft Account \$20.00 (within 90 days of closing)
- Close Membership \$25.00 (within 90 days of opening)
- Locator Fee \$1.00
- Check Cashing Fee \$2.00 per item
- Transaction Limitation Fee \$4.00/Transaction (See account limitations – Section 6)
- Mailed Statement Fee \$2.00/Statement

EFT Fees

- ATM Withdrawal/Transfer Fee \$2.00/Transaction (After five per month at ATMs not owned by the credit union or cash withdrawals at a point of sale terminal)
- Automatic Transfer Fee \$2.00/Transaction
- Dormant ATM/Debit Fee \$10.00/Month (For each month with no card activity)
- Debit Card Replacement Fee \$10.00

Account Fees

- NSF fees \$30.00/Item
- Stop Payment Fees \$30.00/Request
- Courtesy Pay Fee \$30.00/Item

Second Chance Checking Fees

- Service Fee \$2.50/Week

If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

PERFECT CIRCLE CREDIT UNION

631 East Main Street Hagerstown, IN 47346
 Phone: (765) 489-4571
 Fax: (765) 489-5778

2306 S Memorial Drive New Castle, IN 47362
 Phone: (765) 521-2215
 Fax: (765) 521-2213

77 South 37th Street Richmond, IN 47374
 Phone: (765) 965-7400
 Fax: (765) 965-3910

