

# FEE Schedule

(Updated 2025-03-26)

## **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
- 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

## **NextGen Checking Fees**

- Service Fee ..... \$4.95/Month (Fee is waived for members age 24 and under)

## **Xpress Checking Fees**

- Service Fee ..... \$4.95/Month

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

## **PERFECT CIRCLE CREDIT UNION**

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