



Thank you for choosing Piedmont Federal as a trusted financial partner. We appreciate your business and we are committed to providing you with superior products and services. Periodically we review our deposit product line to ensure the best value for you, our customers, and to cover costs associated with account maintenance. **Below, please find the updated Products and Services Fee Schedule.**

#### **Account Service Fees**

|                                                                                                                   |                                                |
|-------------------------------------------------------------------------------------------------------------------|------------------------------------------------|
| ATM Fees                                                                                                          | FREE                                           |
| Stop Payment Fee (ACH/Check/Bill Pay)                                                                             | \$35.00 per item                               |
| Non-Sufficient Funds (NSF) – Returned Check/ACH                                                                   | \$20.00 per item                               |
| Non-Sufficient Funds (NSF) – Paid Check/ACH                                                                       | \$20.00 per item                               |
| Non-Sufficient Funds (NSF) maximum daily charge                                                                   | \$60.00 per day                                |
| Loan Payments – Returned Check/ACH                                                                                | \$20.00 per item                               |
| DBA – Returned Deposited Item                                                                                     | \$12.00 per item                               |
| Statement Copy                                                                                                    | \$5.00 per request                             |
| Image Copy                                                                                                        | FREE through online banking or \$5.00 per item |
| Transaction History Printout                                                                                      | \$5.00 per request                             |
| Research Fees and Statement Reconciliation                                                                        | \$30.00 per hour / \$30.00 minimum             |
| Undeliverable Mail                                                                                                | \$5.00 per item                                |
| Coin Counting – Customer Only > \$25.00                                                                           | 3% of counted total                            |
| Official Check – Customer                                                                                         | \$8.00                                         |
| Statement Savings – Average Daily Balance less than \$100.00<br>(Active and Inactive Status, PFStart/Go excluded) | \$2.00 per month                               |
| Inactivity/Dormant Fee-Checking Accounts                                                                          | \$5.00 per month (after 365 days no activity)* |
| Inactivity/Dormant Fee-Savings and Money Market Accounts                                                          | \$3.00 per month (after 3 years no activity) * |
| IRA Transfers (to other financial institutions)                                                                   | \$100.00                                       |
| Excessive Activity Fee (Over limit of 6)<br>(Savings and Money Market accounts)                                   | \$10.00 per item                               |

#### **Online Banking Fees**

|                                                    |                                                  |
|----------------------------------------------------|--------------------------------------------------|
| Online Banking & Bill Pay                          | FREE                                             |
| Expedited Fee – Bill Pay                           | \$14.95                                          |
| Mobile Banking                                     | FREE (Mobile service provider charges may apply) |
| External Transfer into a Piedmont Federal account  | FREE (other institution fees may apply)          |
| External Transfer to another Financial Institution | \$2.00 per transfer                              |
| Zelle Fees -                                       |                                                  |
| Send Money Fee                                     | <b>Next Day Fee</b>                              |
| Microbusiness payment                              | \$0.75                                           |
| Stop Payment                                       | \$10.00                                          |
|                                                    | <b>3 Day Fee</b>                                 |
|                                                    | \$0.60                                           |

#### **Transfer of Funds**

|                               |         |
|-------------------------------|---------|
| Wire – Domestic Outgoing      | \$25.00 |
| Wire – Domestic Incoming      | Free    |
| Wire – International Incoming | \$25.00 |
| Wire – International Outgoing | \$50.00 |
| Wire – Returned               | \$20.00 |
| Wire – Research/Investigation | \$25.00 |

#### **Safe Deposit Boxes**

|                 |                   |
|-----------------|-------------------|
| 3 X 5           | \$40.00 per year  |
| 3 X 10          | \$50.00 per year  |
| 5 X 10          | \$80.00 per year  |
| 10 X 10         | \$120.00 per year |
| Key Replacement | \$50.00           |
| Drilling        | \$200.00          |

#### **Miscellaneous Services**

|                                              |                                                   |
|----------------------------------------------|---------------------------------------------------|
| Early Closure (account must be open 30 days) | \$20.00                                           |
| Lost Card Replacement                        | \$5.00 (on 3 <sup>rd</sup> replacement in a year) |
| Escheatment                                  | \$50.00                                           |
| Account Charge Off Fee                       | \$25.00                                           |
| Legal Fees (Tax Levy)                        | \$100.00                                          |
| Legal Fees (Garnishment)                     | \$100.00                                          |
| Gift Card                                    | \$3.00 per card                                   |

**Effective 04/01/2024**

\* Activity is defined as transactions other than fees or interest posted to the account