



# SCHEDULE OF FEES AND CHARGES

EFFECTIVE : 2/16/2026

|  | FEE  | AVOID THE FEE BY...  |
|--|--|--|
| <b>Account Opening &amp; Usage – Checking &amp; Savings</b>  |  |  |
| Business Checking Service Fee  | \$5.95 / month   | Maintain an average daily balance of \$500 or more during monthly statement cycle.   |
| Business Checking Excessive Deposit Transaction Fee  | \$0.25/item over 250 items during monthly Statement cycle                                      | Deposit no more than 250 items each month  |
| Inactive Membership<br>(no activity within 12 months)  | \$10.00 / month  | Making one transfer/year. Perform 1+ transactions per year or maintain active loan or line balance (Not assessed if age 24 or under) |
| Return Mail  | \$3.00 / item  | Updating your address  |
| Return Statement   | \$3.00 / item  | Updating your address  |
| Paper Statement  | \$3.00/ item   | Signing up for eStatements   |
| Duplicate Statement Copy<br>(Quarterly / Monthly)  | \$3.00 each  | Signing up for eStatements   |
| Verification of Deposit (VOD)  | \$10.00 / per verification   |  |
| ATM Usage (Non-PACU owned ATM)   | \$1.00 each (first 5 transactions per month are free)  | Using your debit card to make "cash back" purchases or using PACU owned ATMs   |
| Insufficient Funds (NSF) Fee   | \$32.00 / item   |  |
| Plastic Card Replacement (Debit)   | \$20.00 / card   |  |
| Foreign Check Fee  | \$50.00/item   |  |
| Dishonored Deposit-Returned Member Check   | \$32.00 / item   |  |
| Returned ACH Origination   | \$32.00/ item  |  |
| Christmas Club Early Withdrawal Fee  | \$20/withdrawal  |  |
| Vacation Club Early Withdrawal Fee   | \$20/withdrawal  |  |
| <b>Account Opening &amp; Usage – Checking ONLY</b>   |  |  |
| International Debit Card Usage   | FREE – There is no charge for using a Piedmont Advantage debit card outside the United States. |  |
| CD of Cancelled Checks <sup>1</sup>  | \$15.00 / CD   | Using Bill Pay   |
| Check Copies <sup>1</sup>  | \$3.00 each  | Using Bill Pay   |
| Check Orders <sup>1</sup>  | Varies by Style  | Using Bill Pay   |
| Stop Payment <sup>1</sup>  | \$25.00 / request  |  |
| <sup>1</sup> This fee/service is not applicable or available with More Checking or Student Checking  |  |  |
| <b>Overdraft Protection Options <sup>2,3</sup></b>   |  |  |
| Overdraft Advantage – Overdraft Fee  | \$32.00 / item   | Using online banking, mobile banking, PACUtel, telephone call center, or ATM to transfer funds.                                      |
| <sup>2</sup> Overdraft Protection is not available for More Checking or Student Checking (all NSF items are returned without a fee being assessed) |  |  |
| <sup>3</sup> Overdraft Protection is not available for Business Checking.  |  |  |
| <b>Transfers</b>   |  |  |
| Wire Transfer – Domestic   | \$20.00 / transfer   |  |
| Wire Transfer – International  | \$35.00 / transfer   |  |
| <b>Credit Union Services</b>   |  |  |
| Collection Item  | \$10.00 / item   |  |

|  |   |                                 |
|--|---|---------------------------------|
| Late Loan Payment (Consumer)   | 4% of the regularly scheduled payment amount  | Making all payments on time     |
| Dishonored Loan Payment-Returned Member Check  | \$32.00/ item                                 |                                 |
| Dishonored Loan Payment-Returned ACH Origination   | \$32.00/ item                                 |                                 |
| Official Check with 3 <sup>rd</sup> Party Payee  | \$5.00 / check                                |                                 |
| Overnight/Expedited Delivery<br>(Documents/Checks/Replacement Cards)                                       | Amount varies based on shipping carrier costs |                                 |
| International Shipping<br>(Documents/Checks/Replacement Cards)   | Amount varies based on shipping carrier costs |                                 |
| Real Estate Loans Late Payment   | 4% of the regularly scheduled payment amount  | Making all payments on time     |
| Research & Legal Processes (Excessive)   | \$20.00 / hour                                |                                 |
| Escheatments   | \$100.00                                      |                                 |
| Mortgage Subordination   | \$100.00                                      |                                 |
| Member Assisted Phone Payment  | \$20.00 / request                             | Using online banking or PACUTel |
| Automated Service Phone Payment  | \$10.00/request                               | Using online banking or PACUTel |
| Online Loan Payment by Debit/Credit Card or Transfer<br>from Another Financial Institution to Loan Account | \$10.00/transaction                           | Using online banking or PACUTel |
| <b>Gift Card</b>   |   |                                 |
| Card Inactivity Fee (No activity within 12 months)   | \$2.50  |                                 |
| Card Replacement   | \$5.00  |                                 |



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800.433.7228 • 3530 Advantage Way • Winston-Salem, NC 27103  
Routing Number: 253177861

Piedmont Advantage Credit Union is federally insured by the  
National Credit Union Administration up to \$250,000, and is an Equal Opportunity Housing Lender.