



SCHEDULE OF FEES AND CHARGES

EFFECTIVE : 2/16/2026

	FEE	AVOID THE FEE BY...
Account Opening & Usage – Checking & Savings		
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 (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 (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	
Account Opening & Usage – Checking ONLY		
International Debit Card Usage	FREE – There is no charge for using a Piedmont Advantage debit card outside the United States.	
CD of Cancelled Checks ¹	\$15.00 / CD	Using Bill Pay
Check Copies ¹	\$3.00 each	Using Bill Pay
Check Orders ¹	Varies by Style	Using Bill Pay
Stop Payment ¹	\$25.00 / request	
¹ This fee/service is not applicable or available with More Checking or Student Checking		
Overdraft Protection Options ^{2, 3}		
Overdraft Advantage – Overdraft Fee	\$32.00 / item	Using online banking, mobile banking, PACUtel, telephone call center, or ATM to transfer funds.
² Overdraft Protection is not available for More Checking or Student Checking (all NSF items are returned without a fee being assessed)		
³ Overdraft Protection is not available for Business Checking.		
Transfers		
Wire Transfer – Domestic	\$20.00 / transfer	
Wire Transfer – International	\$35.00 / transfer	
Credit Union Services		
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 rd Party Payee	\$5.00 / check	
Overnight/Expedited Delivery (Documents/Checks/Replacement Cards)	Amount varies based on shipping carrier costs	
International Shipping (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 from Another Financial Institution to Loan Account	\$10.00/transaction	Using online banking or PACUTel
Gift Card		
Card Inactivity Fee (No activity within 12 months)	\$2.50	
Card Replacement	\$5.00	



Copyright© 2025 Piedmont Advantage Credit Union, All Rights Reserved.
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.