



2026 FEE SCHEDULE

Effective March 1, 2026

As a member-owned credit union, Palmetto Citizens exists to serve you - not shareholders. That means our focus is on keeping costs low while continuing to invest in the services, technology, and personal support you rely on every day.

From time to time, certain fees may apply based on how an account is used. Most fees are avoidable, and we encourage you to review this fee schedule so there are no surprises.

If you ever have questions about a fee or want help finding ways to avoid them, our team is here to help. Visit a branch, call us, send us a message, or explore resources at palmettocitizens.org.

Thank you for being a valued member of Palmetto Citizens.

PRIME SHARE ACCOUNT

Par Value (remains in savings to maintain membership)	\$5
Excessive Withdrawal (over 2 per month)	\$3
Dormant Account (inactive over 12 months)	\$5/Month
Early Share Account Closing (within 90 days)	\$15

CHECKING & MONEY MARKET ACCOUNTS

Check Copy	\$1
Check Orders/Re-orders	Cost Varies with Style
Debit Card Reissue (including HSAs)	\$10
Decoupled Debit Card	\$14/Month
Foreign Transaction	1% of Transaction in US dollars ¹
Money Market Excess Draft	\$12
Money Market Overdraft Transfer	\$5 ²
Money Market Under Minimum Balance ³	\$12/Month
Non-Sufficient Funds (per presentment)	\$29
Overdraft Privilege (per presentment)	\$29
Premium Checking Under Minimum Balance ³	\$12/Month
Statement Copy	\$3
Stop Payment Placement/Removal	\$16
With Insufficient Funds	\$29

LOANS

Late Payment (excludes single payment notes)	5% of Delinquent Amount (max \$25)
Loan Overdraft Protection (per advance)	\$5 ²
Loan Payments from External Accounts	
By Check (over phone) or eCheck (online)	\$5
By Debit / Credit Card (online)	3% of Payment
By Card (by PCFCU Employee)	3% of Payment + \$9.95
Mortgage Subordination	\$125
Overdraft from Home Equity Line of Credit (per advance)	\$5 ²
Savings & Credit Builder Program	
Withdrawal (1 free per quarter)	\$10
Origination	2% of Loan Amount (\$50 max)
Skip a Payment (eligible members/loans only)	\$35/skip
Visa® Credit Card Over-Limit	\$15
Visa Credit Card Foreign Transaction	1% of Transaction in US dollars ¹
Visa Credit Card Reissue	\$3

DIGITAL SERVICES

Expedited Payments for Bill Pay	\$9.95
Mobile Deposit Returned Check	\$10
Online Bill Pay ⁵	
- Maintain a \$15,000+ in aggregate loan & savings balances, OR \$1,000+ checking balance with eStatements, OR under age 25, OR have Premium Checking	No Cost
- \$7,500 - \$14,999.99 in aggregate loan/savings balances	\$1.45/Month
- Under \$7,500 in aggregate loan/savings balances	\$2.95/Month
Remote Transfers: Incoming or Outgoing (between own accounts)	\$0.00

SMALL BUSINESS ACCOUNTS

Checking Account Transactions (All business checking accounts offer 100 free debits/credits/checks per month.)	
Low Volume Checking	\$0.40/Transaction
	Over Allotted Amount
High Volume Checking	\$0.40/Transaction
	Over Allotted Amount
Non-Profit Checking	\$0.15/Transaction
	Over Allotted Amount
High Volume Checking Minimum Balance	\$12/Month ³
Currency Deposit (over \$10,000 per mo.)	\$0.14 per \$100 Deposited

ATM

Card Reissue	\$10
Usage of PCFCU ATM	No Cost ⁴
Usage of Non-PCFCU or Non-Allpoint ATM	\$2 per Transaction

MISCELLANEOUS

Account Research/Reconciliation	\$20/Hour
Cashier's Check	\$6
Check by Phone	\$5
Check Cashing ⁶	
With Account Balance(s) of \$100+	No Cost
With Account Balance(s) under \$100	\$12
Christmas Club Withdrawal	\$6
Christmas Club Check Disbursement	\$3 ⁷
Coin Counter Machines	
- Usage for Personal Accounts	No Cost
- Usage for Business Accounts	5% of Total
Escheatment Letter	\$50
Incorrect Address	\$6/Month
IRA Closure	\$5
IRA Minimum Balance ⁸	\$4/Month
Levy / Garnishment	\$50
Money Order	\$2.50
Rejoining (no fee for first time membership) ⁹	\$8
Reloadable Debit Cards	
Purchase	\$3.95
Reload	\$0.50
Monthly Maintenance	\$1.75
Returned Item (personal check/ACH)	\$29
Returned Item (two-party)	\$4
Safe Deposit Boxes (annually)	
3x5:	\$32
5x5:	\$37
3x10:	\$42
5x10:	\$52
10x10:	\$92
Senior Program Under Minimum Balance	\$2/Month ¹⁰
Statement Copy	\$3
Statement Mailing	
Ages 17 & under or 65 & older	No Cost
Personal Accounts	\$3/Month
Business Accounts	\$5/Month
Visa® Gift Card	\$2.50 per Card
Wire Transfer: Domestic	\$10 Incoming
	\$20 Outgoing
Wire Transfer: International	\$15 Incoming
	\$35 Outgoing

1 - Per each foreign transaction when Visa must convert a purchase made outside the USA to US dollars for posting. A Cross-Border Assessment fee of 1% is made when a US cardholder makes a transaction in a foreign country, and the merchant accepts the transaction in US currency rather than the currency of their country. The Cross-Border transaction fee will be shown separately on your periodic statement.

2 - No charge is applied on advances/transfers through online/mobile/phone banking or at a PCFCU branch. Excessive draft and minimum balance fees on money market transfers may still apply.

3 - Minimum balance on Premium Checking Account: \$2,500; Money Market Account: \$2,000; Premium Money Market Account: \$10,000; High Volume Small Business Checking: \$2,000.

4 - No fee for proprietary ATM usage except those normally associated with share type accounts.

5 - Per member number.

6 - All designated Youth and Teen Account holders will be excluded from this fee. Based on a 30-day aggregate loan/savings balance per member number. Funds are available for same day withdrawal from any PCFCU ATM at no charge.

7 - When annual November disbursement is mailed by check; no fee for direct PCFCU account transfer.

8 - For balances below \$50. Applied monthly after IRA balance has been below \$50 for six consecutive months.

9 - Fee will be charged upon re-application only after your initial membership has been closed.

10 - Charged when average monthly combined loan and savings balance falls below \$100.