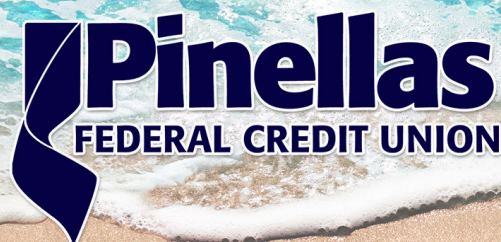


BOOST YOUR SECURITY & CONTROL

GET THE PFCU CARDNAV® APP AVAILABLE WHERE YOU DOWNLOAD YOUR APPS



MEMBERSHIP BENEFITS

JANUARY 2022

The Membership Advantage

Membership with Pinellas Federal Credit Union gives you access to a wide range of products and services that can help you achieve your financial goals.

We are Member-Owned

Pinellas Federal Credit Union is owned and operated by the members we serve. Since we don't pay outside stockholders, we can keep loan rates, savings rates and fees competitive. Our Board of Directors and Supervisory Committee are unpaid, volunteer Credit Union members who serve the best interests of their fellow members.

Serving Pinellas County Since 1956

If you live, work, worship, attend school or regularly do business in Pinellas County, are a State, County or Municipal Employee, are a member of one of our Select Employer Groups (SEGs) or are related to someone who is a Pinellas Federal Credit Union member, you can do business with us! Simply deposit a minimum of \$5.00 into a Regular Savings account and pay a \$5.00 one-time, non-refundable application fee to establish your membership.

Savings Accounts

We can help you design a personalized savings strategy. Complement your Regular Savings account with a Club account, EZ Saver account, Certificate accounts and IRAs (Individual Retirement Accounts) and Money Markets.

No Fee Checking

Our No-Fee Checking account lives up to its name! The combination of no-fee checking with our time and money-saving services creates an unbeatable package.

Restore Checking

For those with past credit or checking challenges, our Restore Checking account is an ideal way to help get your finances back on track.

Credit and Debit Cards

Our VISA® Credit Cards have low, fixed rates and no annual or balance transfer fees and now offers REWARDS!

Our VISA® Debit Card is accepted at any merchant location and ATM that displays the VISA® logo. PFCU Cards now Mobile Wallet compatible.

Competative Loan Rates

Our affordable lending solutions can help finance your dreams. Apply online, by phone or at one of our convenient locations:

- Auto and Motorcycle Loans
- Boat and Recreational Vehicle (RV) Loans
- Personal Loans
- Home Equity Lines of Credit or Fixed Rate Home Equity Loans
- Visa Credit Cards

New Technology & Free Services

Save time and easily access account funds and information on your schedule with these convenient, FREE services:

- Online & Mobile Banking with Mobile Deposit
- Pinellas FCU CardNav App for Total Card Control
- Contactless Debit & Credit Cards and Mobile Wallet
- Online Bill Pay
- *VoiceConnect* Phone Banking
- eStatements & eAlerts
- Direct Deposit
- Loan repayment through payroll deduction
- PFCU, Publix® *Presto!*, and CO-OPSM ATM withdrawals

Youth Accounts

It's never too early to teach our youth to manage money and the value of saving. We offer youth accounts for members up to 17 years of age.

Branch Locations

Largo Branch
10273 Ulmerton Rd.
Largo, FL 33771

St. Petersburg Branch
3100 5th Ave. N.
St. Petersburg, FL 33713

Clearwater Branch
1601 Gulf to Bay Blvd.
Clearwater, FL 33755

North County Branch
30645 US Hwy 19 N.
Palm Harbor, FL 34684

727.586.4422

www.pinellasfcu.org





SCHEDULE OF FEES

Effective Date: 01/10/2022

Account Maintenance Fees

- Savings Maintenance Fee No monthly (\$5 minimum balance)
- Savings Below Minimum Balance Fee \$3/mo.
- Regular Checking Maintenance Fee No monthly (No minimum balance)
- Restore Checking Maintenance Fee \$5/mo. (No minimum balance)
- Membership Application Fee \$5 (One-time; non-refundable)
- Dormant Account Fee \$10/mo. (After 12 months of inactivity)
- Early Account Closure Fee \$15 (Within 180 days)

Miscellaneous Service Fees

- Paper Statement Fee \$2.50 ea (Waived for members under 22 years old & over 64 years old)
- Statement Copy or Account Printout Fee \$3 ea
- Check Copy Fee \$2 ea
- Check Cashed by Non-Member Fee \$5 ea
- Person to Person Online Transfer Fee \$1 ea
- Non-Sufficient Funds (NSF) Fee \$32 ea (Check, ACH, ATM withdrawal, debit card, point-of-sale or other electronic means)
- Overdraft Transfer Fee \$5 ea
- Overdraft Privilege Fee \$32 ea (Check, ACH, ATM withdrawal, debit card, point-of-sale or other electronic means)
- Returned Deposited/Cashed Item Fee
 - Non-Account Owner \$20 ea
 - Account Owner \$32 ea
- Returned Loan Payment Fee
 - Non-Account Owner \$20 ea
 - Account Owner \$32 ea (\$20/\$32 or amount stated in the loan contract, whichever is less)
- Personalized Checks Fee Vary
- Counter Checks Fee (Quantity of 4) \$2/pg
- Stop Payment Fee \$30 ea
- Money Order Fee \$2 ea
- Official Check Fee (One free per day) \$5 ea
- Visa® Gift Card Fee \$4 ea
- Foreign Check Collection Fee \$30 ea
- Overnight Check Delivery Fee \$30 ea
- Account Research \$20/hr
- Money Market Excessive Withdrawal Fee \$5 ea
- Incorrect Address Fee \$5/mo
- Garnishment or Levy Fee \$50 ea
- Wire Transfer Fee
 - Incoming \$5 ea
 - Domestic Outgoing \$25 ea
 - International Outgoing \$40 ea

ATM & Debit Cards Fees

- Non-Network ATM Transaction Fee \$2 ea
- Replace ATM or Debit Card Fee \$10 ea

Safe Deposit Box Fees

Safe deposit boxes are available at our Largo office. Please call Member Services for availability.

Box Size	Annual Rental Fee
3x5	\$25
5x5	\$30
5x10	\$55
10x10	\$75
• Key Deposit/Replacement Fee	\$10
• Drilling Fee	\$100
• Box Late Payment Fee	\$25

Credit Card Fees

- Annual Fee None
- Cash Advance Fee None
- Balance Transfer Fee None
- Late Credit Card Payment Fee \$25 (Up to \$25 per credit card account, if you do not make payment by the due date, not to exceed the required minimum payment)
- Returned Credit Card Payment Fee \$27 ea (\$27 or the amount of your required minimum payment, whichever is less)
- Card Replacement Fee \$10 ea
- Rush/Overnight Credit or Debit Card Fee \$30 ea
- Foreign Transaction Fee 1% (Visa® charges 1% of each transaction in US dollars)

Loan Servicing Fees

- Late Loan Payment Fee 5% or \$5 min. (If over 10 days, per loan)
- Loan Payment by Phone Fee \$10 ea. (With a non-PFCU check, credit or debit card)
- Mortgage Loan Subordination Fee \$150 (One-time; non-refundable)

FREE Services

• Mobile Banking	• PFCU, Publix® Presto!, or CO-OP SM ATM transaction with PFCU ATM or Debit Card
• VoiceConnect (Automated Phone Banking)	• Mobile Wallet & PFCU CardNav App
• WebConnect (Online Banking)	• Point-of-Sale Debit Transaction
• eStatements & eAlerts	• Online Check Copy
• BillConnect (Online Bill Pay)	• Online Statement Copy
• Telephone Transfer	
• Notary Service	



Federally Insured by NCUA
Equal Housing Lender

Fees accurate as of the effective date and subject to change.
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