



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 (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) (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	Next Day Fee
Microbusiness payment	\$0.75
Stop Payment	\$10.00
	3 Day Fee
	\$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 rd 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