

Schedule of Fees

Complimentary Services

Instant Issue Business Mastercard® ATM/Debit Card	FREE
Online Banking with myBanking™	FREE
myBanking™ Bill Pay	FREE
Mobile Banking and Mobile Check Deposit with myMobile™	FREE
eStatements with online check images	FREE
Starter Checks	FREE
Notary Service	FREE

Additional Services

Return Check Charge	\$15.00
Foreign Returned Deposited Item	\$20.00*
Insufficient Funds Charge Paid (per presentment)	\$35.00
Insufficient Funds Charge Returned (per presentment)	\$35.00
Stop Payment Fee (Check or ACH)	\$30.00
Writ of Attachment	\$100.00
IRS Levy	\$100.00
Overdraft Protection Transfer Fee	\$5.00
Account Research (per hour)	\$25.00
ATM/Debit Card Reissue Fee	\$10.00
Wire Transfer Origination	\$25.00
Wire Transfer (Incoming)	\$15.00
Foreign Wire Transfer (Outgoing)	\$40.00
Foreign Wire Transfer (Incoming)	\$15.00
Official Check Fee	\$10.00
Official Check Fee (Money Order)	\$5.00
Trustee Trans/Direct Roll Fee	\$25.00
Undeliverable Mail Fee	\$5.00
Foreign Check Collection Fee	\$30.00
Duplicate Monthly Statement	\$5.00
Check Image Charge (Research Per Item)	\$5.00
Loan Skip-A-Pay	\$35.00
Escheatment	\$50.00
Expedited Debit Card Fee	\$35.00
Inactive Membership Fee	\$5.00



* Minimum fee disclosed. Fee may vary according to collection rate.
 People's Credit Union's NMLS ID#: 439939
 Rev. 4/2022



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Safe Deposit Boxes

All our Safe Deposit Boxes are rented on an annual basis for safekeeping of valuables.

Safe Deposit Box Rental Fees - per year

- 2 x 5 - \$44
- 3 x 5 - \$49
- 5 x 5 - \$64
- 3 x 10 - \$74
- 5 x 10 - \$100
- 5 x 11 - \$100
- 10 x 10 - \$155
- 12 x 11 3/8 - \$185
- 17 x 11 3/8 - \$225

Safe Deposit Box Fees

- Safe Deposit Box Drill Fee - \$300
- Safe Deposit Box Key Replacement - \$50
- Safe Deposit Box Payment Late Fee - \$15

Safe Deposit Box Locations

- Middletown Branch
858 West Main Road, Middletown
- Portsmouth Branch
2537 East Main Road, Portsmouth
- North Kingstown Branch
7490 Post Road, North Kingstown
- Wakefield Branch
150 Old Tower Hill Road, Wakefield
- Newport Branch
43 Memorial Boulevard, Newport

Safe Deposit Box Information

When renting a safe deposit box at People's Credit Union, please note the following:

- Valid Photo Identification with signature required upon each entry.
- No one is allowed access to the safe deposit box except the person(s) properly authorized on the records of the People's Credit Union.
- Renters should not deliver keys nor impart safe deposit box numbers to anyone not properly authorized.



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