



PEE DEE FCU NEW ACCOUNT STRUCTURE

**BASIC MEMBERSHIP:** Savings & Checking Less than \$1,500 AND/OR Loans less than \$1,500  
**VI Pee Dee Membership:** Savings & Checking More \$1,500 or more AND/OR Loans of \$1,500 or more

- \*Checking/Savings balance is based on Average Daily Balance for each month
- \*Loan balance is based on minimum loan balance during the month (includes VISA)
- \*Pricing is based on membership status at time of request. Status can change monthly

SERVICE/PRODUCT	VI Pee Dee Fee	Basic Fee	Petey's Kids Club	Teen Acct (proposed)
		\$5 (5 free per quarter)		
Account Withdrawal	free		free	free
Balance Inquiries by phone	free	\$1	n/a	n/a
Check Cashing	free	0-1,000.00/\$15; 1,001.00/\$25	\$10	\$10
Close Membership (within 12 mos)	free	\$25	\$10	\$25
Copy of check/statement	free	\$5/copy	\$5/copy	\$5/copy
Certified Check	\$5 each	\$5 each	\$5 each	\$5 each
Dormant Acct (No activity for 365 days)	\$10	\$10	\$10	\$10
Incorrect Address	free	\$5 per returned item	\$5 per returned item	\$5 per returned item
Notary Service	free	\$5/item	\$5/item	\$5/item
NSF/ODP	\$30	\$30	n/a	
Account Research/Balancing	free	\$10/hr	\$10/hr	\$10/hr
Returned Item	\$10	\$10	n/a	\$10
Stop Payment	\$30 (1/month free)	\$30	n/a	\$30
Wires (domestic)	\$15 (1/month free)	\$15	n/a	\$15
Wires (foreign)	\$35 (1/month free)	\$35	n/a	\$35
TT&L Processing		\$10/item	n/a	\$10/item
Money Orders		\$1.50/item	\$1.50/item	\$1.50/item
Account Withdrawal (XMAS CLUB)		\$15	n/a	n/a
Checks Written on Money Market Account (If balance falls below \$1000 there is a \$5 monthly fee)	\$25 (up to 3 free) 6 withdrawals/3 by check per month	\$25 6 withdrawals/3 by check per month	n/a	n/a
Levy Garnishment Checks	\$50	\$50	n/a	n/a
ATM (foreign atm)	\$2.5	\$2.5	n/a	n/a
Billpay Check Copy	\$5	\$5	n/a	n/a
Replacement PIN	free	\$5	n/a	n/a
Dispute Fee	1 free, \$35/additional	\$35	\$35	\$35
Bill Pay Incorrect Vendor or Stop Pay	1 free/\$30 each	\$30 each	n/a	\$30 each
Replace member check with PDFCU check	1 free/\$25 each after	\$25 each	n/a	\$25 each
Replacement Visa Debit Card/Credit Card	1 free/\$10 each after	\$10 each	\$10 each	\$10 each

**Fresh Start Checking:** \$20 one time opening fee and \$15 monthly fee  
**Doctorate Checking:** \$5/month  
**Check Orders:** charges vary depending on style  
**MoneyLine: 24 Audio:** free  
**MoneyLine: 24 Hour Billpay:** free  
**Share Value:** Par Value of One Share \$5