



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.**

Business Account Service Fees

ATM Fees	FREE
Stop Payment Fee (ACH/Check/Bill Pay)	\$35.00 per item
Transfer from PF Deposit Account for overdraft	\$10.00 per day
Overdraft Protection Credit Line Advance Fee	\$10.00
PFBusinessChoice & PFCommunity item charge in excess of product maximum (checks paid, deposits, deposited items, ACH debits/credits)	\$0.35
PFBusinessEssentials item charge in excess of 150	\$0.50
PFBusinessConnect item charge in excess of 175	\$0.50
Non-Sufficient Funds (NSF) – Returned Check/ACH	\$35.00 per item
Non-Sufficient Funds (NSF) – Paid Check/ACH	\$35.00 per item
eStatements & paper statements	FREE
Returned Deposited Item	\$12.00 per item
Statement Copy	FREE through online banking or \$25.00 per request
Image Copy	FREE through online banking or \$5.00 per item
Research Fees and Statement Reconciliation	\$50.00 per hour / \$50.00 minimum
Undeliverable Mail	\$20.00 per item
Currency & Coin Counting charge in excess of product maximum	\$1.50 per \$1,000
Official Check – Customer	\$8.00
Inactivity/Dormant Fee –Checking	\$5.00 per month (after 365 days with no activity) *
Inactivity/Dormant Fee- Savings and Money Market Accounts	\$3.00 per month (after 3 years with no activity)*
Excessive Activity Fee (Over limit of 6) (Savings and Money Market accounts)	\$10.00 per item

Business Online Banking

Online Banking	FREE
Online Bill Pay	FREE
Mobile Banking	FREE (Mobile service provider charges may apply)

In-Person Transfer of Funds

Wire – Domestic Incoming	\$15.00
Wire – Domestic Outgoing	\$25.00
Wire – International Incoming	\$50.00
Wire – International Outgoing	\$50.00

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

Legal Fees (Tax Levy)	\$100.00
Legal Fees (Garnishment)	\$100.00
Gift Card	\$3.00 per card

* Activity is defined as transactions other than fees or interest posted to the account

Effective 01/01/2022