The Polish National Credit Union

FEE SCHEDULE

Eff. November 2026

GENERAL

Money Order	$5.00
Treasurers Check	$5.00
Copy of 1099 & 1098	$5.00
Statement Copy Service Charge (per Copy)	$5.00
Returned Mail Fee (per Statement)	$5.00
Escheatment Fee	$50.00
Tax Levy Fee (per Levy)	$40.00
IRA Funds Transfer	$50.00
Foreign Check Fee (Payable in U.S. $)	$60.00
Foreign Check Fee (Payable in Non-U.S.$)	$40.00
Research Fee (per Hour)	$30.00
Inactivity Fee (Monthly charge after 365 days of account inactivity)	$5.00
Notary Public Services for Non-Members	$1.50
Backup Withholding Fee	$10.00
Request for Verification of Mortgage	$15.00

ONLINE BANKING/ BILL PAY

(These charges are related to and charged by our online banking vendor) Bill Pay Check Rush Delivery	$12.95

OUTGOING WIRE TRANSFER

Wire Transfer Fee (domestic)	$30.00
Wire Transfer Fee (foreign)	$50.00

INCOMING WIRE TRANSFER

Wire Transfer Fee (domestic)	$10.00
Wire Transfer Fee (foreign)	$15.00

OVERDRAFT, CHECKS AND CHECKING ACCOUNTS

Insufficient Funds Charge	$33.00
Insufficient Funds ACH Debit	$33.00
Insufficient Funds Debit Card Purchases	$33.00
Uncollected Funds Charge	$33.00
18-65 Insufficient Funds Charge	$5.00
Stop Payments (ACH/Check/Bill Pay) Check	$30.00
Photo Copy	$5.00
Savings Overdraft Protection Fee (per Transfer)	$7.00
Perks Checking (monthly service charge if paper statements are required)	$5.00
Connect Checking (monthly service charge if paper statements are required)	$5.00

EARLY CLOSING PENALTIES

Club Account Early Withdrawal Fee For each withdrawal before end of club year	$10.00
Early Account Closeout Fee For accounts closed before 180 days	$25.00
Term Share Account Early Withdrawal Fee •Account term of one year or less will impose 90 days of interest •Account term of one year or more will impose 180 days of interest	

SAVINGS AND MONEY MARKET ACCOUNTS

Money Market Statement Savings Monthly service charge if minimum daily balances of $1,000 is not met	$5.00
Premium Money Market Statement Savings Monthly service charge if minimum daily balance of $1,000 is not met	$5.00
High Yield Savings / High Yield eSavings Monthly service charge if paper statements are required	$5.00

SAFE DEPOSIT BOXES

Boxes are available in Wilbraham and Granby. Sizes vary by branch, please call for availability.

Size	Yearly Cost
2x5	$40.00
3x5	$45.00
5x5	$55.00
3x10	$65.00
5x10	$75.00
7x10	$110.00
10x10	$135.00

Safe Deposit Box Late Payment Fee When payments are more than 30 days late	$10.00
Lost Safe Deposit Key Replacement	$25.00
Safe Deposit Box Drilling Fee	at cost (up to $400)

ATM AND DEBIT CARDS

ATM/Debit Card Replacement Fee	$20.00

You can use your ATM card or Debit MasterCard® for transactions in non-U.S. currency. The charge will be converted into a US Dollar amount, and you may be charged a nominal fee for these transactions. International transaction fees are itemized into two categories and post separately from the actual transaction. A currency conversion fee is charged for any foreign transaction that is conducted in foreign currency. This fee does not apply if the transaction is in US currency. A cross border conversion fee is charged for cardholder transactions occurring outside the United States, regardless of any currency conversion.