



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
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
Non-Sufficient Funds (NSF) – Returned Check/ACH	\$0.50
Non-Sufficient Funds (NSF) – Paid Check/ACH	\$35.00 per item
eStatements & paper statements	\$35.00 per item
Returned Deposited Item	FREE
Statement Copy	\$12.00 per item
Image Copy	FREE through online banking or \$25.00 per request
Research Fees and Statement Reconciliation	FREE through online banking or \$5.00 per item
Undeliverable Mail	\$50.00 per hour / \$50.00 minimum
Currency & Coin Counting charge in excess of	\$20.00 per item
Official Check – Customer	\$1.50 per \$1,000
Inactivity/Dormant Fee –Checking	\$8.00
Inactivity/Dormant Fee- Savings and Money Market	\$5.00 per month (after 365 days with no activity) *
Excessive Activity Fee (Over limit of 6)	\$3.00 per month (after 3 years with no activity)*

(Savings and Money Market accounts)

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	Free
Wire – Domestic Outgoing	\$25.00
Wire – International Incoming	\$25.00
Wire – International Outgoing	\$50.00
Wire – Returned	\$20.00
Wire – Research/Investigation	\$25.00

Safe Deposit Boxes

Effective 04/01/2024

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
Escheatment	\$50.00
Account Charge Off Fee	\$25.00
Lost Card Replacement	\$5.00 (on 3 rd replacement in a year)
Early Closure (account must be open 30 days or	\$20.00

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

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