



July 10, 2017

Dear Member,

We are pleased to announce the date for the system conversion to transition your account(s) from Beech Island Credit Union to Peach State Federal Credit Union has been set for August 31, 2017.

In order to conduct the conversion, the Beech Island branch will be closing at 2 p.m. on August 31st and will open for business at 2 p.m. on September 1st.

Enclosed you will find a list of Peach State's Fees and Charges, which take effect September 1, 2017. In August, you will be receiving a merger guide that contains all of the important details you will need for the system conversion, as well as specific instructions on accessing your new Peach State account(s).

We look forward to serving you and your family's financial needs in the future. If you have any questions, please call 855.889.4328 to speak with a Member Service Advisor.

Sincerely,

Laura H. Ryll
Chief Operating Officer/Project Management

Fees and Charges

Effective as of April 25, 2017; subject to change.



Membership Fee (one-time nonrefundable fee)	\$5.00
USA Patriot Act Recovery Fee (one-time nonrefundable new member fee)	\$5.00
CHECKING	
Basic	FREE
Fresh Start (monthly)	\$9.00
Premium (daily balance below \$1,000)	\$5.00
Dormant/Inactive Fee Per Month (no activity for 12 months)	\$5.00
BUSINESS CHECKING	
Business Select	No monthly fee
Business Advantage: Monthly Fee	\$12.50
Dormant/Inactive Fee Per Month (no activity for 12 months)	\$5.00
SAVINGS	
Savings Excessive Withdrawal Per Transaction (over 6 withdrawals per quarter)	\$5.00
Dormant/Inactive Fee Per Month (no activity for 12 months)	\$5.00
Minimum Balance (below \$25 per month)	\$5.00
MONEY MARKET	
Minimum Daily Balance (below \$2,500)	\$10.00
Money Market Excessive Withdrawal/Transfer – Per Transaction (over 6 per month)	\$10.00
ATM/DEBIT CARDS (PER TRANSACTION)	
Balance Inquiry	\$0.50
Peach State ATM	FREE
Other ATMs (monthly)	4 FREE
Each Additional Transaction	\$1.00
Point of Sale	FREE
VISA® Debit Card International Service Assessment Fee: Single Currency Transaction	0.8% of Amount
VISA® Debit Card International Service Assessment Fee: Multi Currency Transaction	1% of Amount
Replacement Card – ATM/Debit	\$7.00 Non-EMV Chip \$10.00 EMV Chip
MISCELLANEOUS	
Account History	\$5.00
Account Research (per hour; \$15.00 minimum)	\$25.00
Automatic Overdraft Transfer Fee	\$5.00

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MISCELLANEOUS continued	
BillPay/BillPay Plus (free with eStatements)	\$5.95
Closed Savings Account (within one year of opening)	\$10.00
Cashier's Checks	\$7.50
Stop Payment/Cashier's Check	\$32.00
Check Printing	Prices Vary
Coin Machine	4% of Amount
Collection Item: Domestic	\$15.00
Collection Item: International	\$25.00
Copy of Check	\$2.00
Copy of Check: Archived (over 12 months/1-3 items)	\$5.00
Copy of Check: Archived (over 12 months/over 3 items)	See Acct. Research
Copy of Statement	\$5.00
Faxing Miscellaneous Documents	\$5.00
Garnishment/Levy/Judgment Handling	\$35.00
Loan Subordination Documents	\$100.00
Overdraft: NSF (insufficient funds)	\$32.00
Overdraft: Courtesy Pay ¹	\$32.00
Returned Mail	\$5.00
Safe Deposit Box (only available at select branches)	\$25-\$100/year
Shared Branching Service Centers	\$2.00
Signature Guarantee	\$10.00
Skip-A-Payment	\$25.00
Statement Print Fee	\$4.00
Stop Payment	\$32.00
Returned Deposited Item	\$12.00
Returned Deposited Item: Drawn from your personal account at another financial institution	\$32.00
Verification of Deposit	\$15.00
VISA® Gift Card	\$4.00
Wire Transfers: Outgoing Domestic	\$25.00
Wire Transfers: Outgoing Foreign	\$50.00
Wire Transfers: Incoming	\$10.00

¹Fee applies when overdraft is created by check, ACH debit, ATM withdrawal, check card withdrawal or other electronic means.



www.peachstatefcu.org | 678.889.4328 | 855.889.4328

This credit union is federally insured by the National Credit Union Administration.

