

Miscellaneous Fees

Account Balancing (1 hr. min.)	\$30/hr.
Account Research (1 hr. min.)	\$30/hr.
Transaction History	\$3
Statement Copy	\$5/month
International Statement Mailing Fee* (*Intl Stmt Mailing)	\$10/ statement
Verification of Deposit Letter	\$25
Levy Processing	\$50
Garnishment Processing	\$20
Attachment Processing	\$20
Notary (3 free/day)	\$1 ea.
Excessive Coin Fee (1,000+ coins)	10%

Wire Fees

Incoming Wire	\$15
Outgoing Domestic Wire	\$25
Outgoing International Wire	\$45

Foreign Currency Process Fee:

Foreign Currency (Buy/Order)	\$20
\$5 Transaction + \$15 Shipping Fee**	

Foreign Currency (Sell Back)	\$15
\$5 Transaction + \$10 Exchange Fee** (Coins will not be accepted)	

**Foreign currency fees are direct from vendor. These fees do not come from Purdue Federal.

Free Services

Digital Banking (via browser or app)	FREE
Bill Pay (desktop and mobile app)	FREE
Documents (paperless statements, notices, etc.)	FREE
Print Check to Branch	FREE
Bank by Phone	FREE
Signature Guarantee	FREE
External Transfers (incoming/outgoing)	FREE
Cashier's Check	1 FREE/day \$5 each thereafter

Cut-Off Times

Eastern Time Zone

ACH Deposits	Opening of business or 9 a.m.
Remote Deposit Capture	2 p.m.
Mailed-in Deposits	5 p.m.
Wire Transfers	4 p.m.
After-Hours (night drop box) Deposits made at a Purdue Federal 24- Hour Depository Box after 10 a.m. will be considered deposited the next business day we are open.	10 a.m.
Drafts/Checks Deposited at Branch (in person)	See hours below



P.O. BOX 1950, WEST LAFAYETTE, IN 47996-1950
765.497.3328 // 800.627.3328
PURDUEFED.COM

Lafayette & West Lafayette:
(Eastern Time)

Lobby Hours
Mon. - Fri. 9 a.m.-5:30 p.m.
Sat. 9 a.m.-Noon

Drive-Up
Mon. - Fri. 7 a.m.-6 p.m.
Sat. 8 a.m.-Noon

Crown Point & La Porte:
(Central Time)

Lobby Hours
Mon. - Fri. 9 a.m.-5 p.m.
Sat. 9 a.m.-Noon

Drive-Up
Mon. - Fri. 8:30 a.m.-5:30 p.m.
Sat. 9 a.m.-Noon



Federally insured by NCUA.

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BUSINESS ACCOUNT FEE SCHEDULE



Effective January 1, 2026

Checking Fees.

	Small Business Checking	Commercial Checking	Nonprofit Checking
Minimum Opening Balance	\$25	\$100	\$100
Monthly Maintenance Fee	\$5 Waived with paperless statements.	\$5 Waived with paperless statements.	\$5 Waived with paperless statements.
Transaction Fees	100 transactions (non-electronic)/mo. included; \$0.15 each additional	Fees and balances will be handled thru Account Analysis*	Fees and balances will be handled thru Account Analysis*
Account Transfers	FREE	FREE	FREE
Cash Processing	FREE	FREE	FREE

*Please contact Member Business Services for inquiries about Account Analysis, optimizing cash management and other related fees.

Account Fees.

Checking, Savings, Money Market Account Fees

Stop Payment (Pmt)	\$20
Cashier's Check Replacement Fee	\$35
Temporary Check (from Purdue Federal branch)	\$1/sheet
Cashier's Check Copy	\$3/check
Check Copy	\$5/check
Foreign Item Processing	\$25
Excessive Withdrawal Fee ² (after 6 transactions/ month)	\$5/transaction

²All Money Market Accounts, excludes sweep transactions.

Inactivity or Closure Fees

Account Closing Penalty (if in first 90 days)	\$50
Membership Closing Penalty (within first 9 months)	\$5
Inactive Membership (If all accounts inactive for 36 months)	\$5
Inactive Account (Acct) - Checking (If balance <\$100 for 12 months)	\$5/mo.
Inactive Account (Acct) - Savings or Money Market (If balance <\$100 for 18 months)	\$5/mo.

Non-Sufficient Funds (NSF) Related Fees

Paid NSF ³ (check or ACH)	\$20
Consecutive Days Overdraft (OD) (automatically assessed after 10 business days overdrawn)	\$5/day

³For items greater than \$20. Maximum 3 Paid NSF fees per business day. Please see Your Guide to Member Business Services for terms and conditions.



Visa® Credit & Debit Cards

Credit and Debit Card Fees

Reissue Card (due to fraud, expiration or requested by Purdue Federal)	FREE
Replacement Card	\$5/card
Late Payment	up to \$25
Returned Payment	up to \$25

International Service Assessment (ISA) Fees

International Fee U.S. or Non-U.S. Funds ⁴ Point-of-sale and ATM Transactions made while in a foreign country, online or in the U.S. with merchants that process the transaction in foreign countries	Up to 1% of each transaction
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⁴Please see Visa® Business Cardholder Agreement Foreign Transactions section or Your Guide to Member Business Services Foreign Transaction section for additional details.

Nationwide Access

Foreign (Non-Purdue Federal) ATM Fees (surcharges may be assessed by ATM owner)	FREE
CO-OP or Alliance One ATM Transactions	FREE