

Freebies.

Digital Banking 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
External Transfers (incoming/outgoing)	FREE

Other Services:

Debit Card with Checking	FREE (for initial card)
Credit Card Rewards Program	FREE
Annual IRA Administration	FREE
Signature Guarantee	FREE
Annual HSA Administration	FREE
Shared Branch Transactions	FREE
Foreign (Non-Purdue Federal) ATM Fees (surcharges may be assessed by ATM owner)	FREE
CO-OP or Alliance One ATM Transactions	FREE
Cashier's Check	1 FREE/day



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PURDUEFED.COM



Federally insured by NCUA.

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FEE SCHEDULE

Fees.
Freebies.
And More.



Effective January 1, 2026

Checking and Savings Account Fees.

All Purdue Federal Checking accounts are free with no monthly service or maintenance fees.

Transaction Fees:

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

¹Money Market accounts, includes High Yield Money market.

Non-Sufficient Funds (NSF) Related Fees:

Paid NSF ² (check or ACH)	\$20
Consecutive Days Overdraft (OD) (automatically assessed after 10 business days overdrawn)	\$5/day

²For items greater than \$20. Maximum 3 Paid NSF fees per business day. Account must be eligible and enrolled in our Courtesy Pay program. Please see Your Guide to Member Services for terms and conditions.

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, Money Market and HSA Checking or Savings If balance<\$100 for 18 months	\$5/mo

Wire Fees:

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

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. Funds³
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

Visa Signature Credit Card	NONE
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³Please see Visa® Traditional Rewards and Signature Credit Cardholder Agreement Foreign Transactions section or Your Guide to Member Services Foreign Transaction section for additional details.

Other Fees.

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%

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.