

Other Business Account Fees

Purdue Federal Cashier's Check (1 free per day)	\$5
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Member Business Services

Account Balancing (1 hour minimum)	\$30/hour
Account Research (1 hour minimum)	\$30/hour
Deposit Ticket Template	FREE
Signature Guarantee	FREE
Notary Signature (3 free per day)	\$1/ea.
Check Copy	\$5/check
Verification of Deposit Letter	\$25
Cashier's Check Copy	\$3

Nationwide Access

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

Digital Banking Services

Digital Banking (via browser or app)	FREE
Documents (paperless statements, notices, etc.)	FREE
Print Check to Branch	FREE
Bank-by-Phone	FREE
External Transfers (incoming/outgoing)	FREE

Copies

Statement Copy	\$5/mo.
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Returned Items

Returned Deposit Item	\$10
Returned Deposit Item (endorsed from Purdue Federal member)	\$25

Legal Processing

Garnishment/Attachment Processing	\$20
Levy Processing	\$50

Wire Fees

Incoming, Domestic or International	\$15
Outgoing, Domestic	\$25
Outgoing, International	\$45

Foreign Currency*

Selling or Exchange	\$5
Shipping	\$15
Foreign Check Processing Fee	\$25

*Coins will not be accepted.

Processing Cutoff Times

Eastern Time Zone

ACH Deposits	Opening of business or 9 a.m.
Remote Deposit Capture	2 p.m.
Mailed-in Deposits	3 p.m.
Wire Transfers	4 p.m.
After-Hours (night drop box)	10 a.m.
Drafts/Checks Deposited at Branch (on business days credit union is open)	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.-6 p.m.
Sat. 9 a.m.-Noon



Federally insured by NCUA.

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BUSINESS ACCOUNT FEE SCHEDULE



Effective January 1, 2020

Checking

	Business Checking	Commerical Checking	Dividend Checking	Gold Checking	Non Profit Checking
Minimum Balance Fee	None	\$10*	\$10*	\$10*	None
Activity Fees (Checks Cleared)	50 Free/mo. \$0.15 ea./after	150 Free/mo. \$0.15 ea./after	300 Free/mo. \$0.15 ea./after	500 Free/mo. \$0.15 ea./after	500 Free/mo. \$0.15 ea./after
Service Fees (Checks Deposited)	50 Free/mo. \$0.15 ea./after	150 Free/mo. \$0.15 ea./after	300 Free/mo. \$0.15 ea./after	500 Free/mo. \$0.15 ea./after	500 Free/mo. \$0.15 ea./after

**Waived if average daily balance of preceding month was \$500 for Commercial, \$5,000 for Dividend, and \$25,000 for Gold Checking.*

Checking	
Closing Penalty (if in first 90 days)	\$50
Temporary Checks (from Purdue Federal branch)	\$1/sheet
Inactive Checking Account (if balance <\$100 for 1 year)	\$5/mo.
Negative Balance Fee (after 5 days)	\$5/day

Stop Payment Fees	
Stop Payment (check or ACH via branch/contact center)	\$35
Stop Payment (check via digital banking)	\$20
Stop Payment (Purdue Federal Cashier's Check) Lost or Stolen Only	\$35

Savings

Business Savings	
Minimum Balance to Open	\$5
Minimum Balance Requirement (membership share)	\$5
Closing Penalty (if in first 90 days)	\$5
Penalty for Below Minimum Balance	\$4.99
Minimum Balance for Dividend Accrual	\$5.01
Inactive Savings Account (if balance <\$100 for 3 years)	\$5/mo.
Paper Statements	\$5/mo.
Negative Balance Fee (after 5 days)	\$5/day

Non-Sufficient Funds (NSF) Related Fees	
NSF*	\$35
Courtesy Pay/Paid NSF (check or ACH) *	\$35
Overdraft Transfer	\$10/day

**Non-Sufficient Funds fees are per-presentment.*



Business Share Certificate	
Minimum Balance to Open	Varies
Early Withdrawal Fee	Varies

Business Money Market	
Minimum Balance to Open	\$2,500



Visa® Business Debit Card	
Replacement Card	\$5/card
Replacement PIN	\$1.50
Reissue Card (fraud, expiration or Purdue Federal request)	FREE
Foreign Transaction (All transactions in U.S. dollars.)	Up to 1% of each transaction

Visa® Business Credit Card	
Rewards Points* (not valid on bal. transfers or cash advances)	1.5 rewards points/\$1
Replacement Card	\$5/card
Reissue Card (fraud, expiration or Purdue Federal request)	FREE
Foreign Transaction (All transactions in U.S. dollars.)	Up to 1% of each transaction
Late/Returned Payment Fee	Up to \$25

** Rewards points are applied to and redeemable by the Authorized Officer only and do not expire. Other restrictions may apply.*