For questions or inquiries, contact:

Palisades Federal Credit Union
300 N. Middletown Road, Suite 6 • Pearl River, NY 10965
845-602-4242 / 800-438-7415
www.palisadesfcu.org • Fax: 845-602-4444

TRUTH-IN-SAVINGS DISCLOSURES AND RATES AND FEES SCHEDULE

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

FEES. Fees are subject to change. Contact us for the most current information regarding fees.

FEE SCHEDULE – Effective 7/1/2024

Account Maintenance Fees

Money Market Low Balance	$20.00/month
If minimum monthly balance is not maintained	
High-Yield Savings Low Balance	$25.00/month
If minimum monthly balance is not maintained	
High-Yield Savings Excessive Withdrawal	$25.00/withdrawal
Checking Maintenance	$15.00/month
Waived with monthly direct deposit or e-statements or an average monthly balance of $300 or active loan	
Premium Checking Maintenance	$25.00/month
IRA Maintenance	$25.00/month
Waived w/ total IRA min. balance of $2,500	
Inactive Account	$20.00/quarter
No account activity for 1 year	

Returned Items/Overdrafts/Negative Balance

Courtesy Pay**	$35.00/occurrence
Non-Sufficient Funds (NSF)**	$35.00
Uncollected Funds (UCF)**	$35.00
Automated Clearing House (ACH) Return	$35.00
ATM/Debit Card Transaction	
With/Resulting in a Negative Balance	$35.00
Returned Check	$35.00
Returned Loan Payment	$35.00

ATM & Debit Cards

Debit Card Replacement	$10.00*
Non-Proprietary ATM Transaction	$3.00/each
Debit Card Foreign Transaction	1%
Based on each transaction amount	
Foreign ATM Transaction	$5.00 + 1%
Based on each transaction amount	

Transfers/Payments

Assisted Call Account Transfer	$25.00
Assisted Call Loan Payment	$25.00
Savings/Line of Credit Overdraft Transfer	$10.00
Wire Transfer (Incoming)	$15.00
Wire Transfer (Outgoing-Domestic)	$35.00
Wire Transfer (Outgoing – International)	$75.00

Miscellaneous Fees

Counter Check	$5.00
Abandoned Property Processing	$150.00
Foreign Check Collection	$125.00
Gift Cards	$4.95
Advantage Pricing Members	$3.95
Legal Document Review (ex. Trust)	$500.00
Money Order	$5.00
Non-Member Check Cashing	10% or $25
Based on transaction amount, whichever is greater	
Official Check to Third Party	$10.00
Returned Mail	$10.00/piece
Stop Payment	$35.00

Document Copies/Account Research/Verifications

Account Research	$25.00/hour
Account/Loan Verification	$15.00
Check Copy	$5.00
Statement Copy	$10.00

***See disclosure for additional terms & conditions**

Share Value

Par Value of One Share	$5.00