

(Effective August 1, 2020)

Share Draft Account Fees

Copy of Draft (free in online banking).....	\$5.00/check
Paid NSF Fee/Check Clearing Fee.....	\$30.00/item
Returned Deposited Fee.....	\$28.00/item
Stop Payment Fee.....	\$28.00/item
Temporary Check Fee.....	\$0.25/check
Account Closure Due to Excessive NSF Activity.....	\$35.00

VISA Debit Card Fees

NSF Fee- VISA Debit.....	\$30.00/item
PIN Based Transaction.....	5 free/ Statement Cycle \$1.00 Transaction Thereafter
Replacement Card.....	\$10.00 Special or Rush Request is Additional Fee...
PIN Replacement (1st one free).....	\$5.00
Copy of Visa Draft Retrievals/ Chargeback/Reperesentments.....	\$30.00

VISA Credit Card Fees

Late Payment Fee.....	\$25.00
Replacement Card.....	\$10.00 Special or Rush Request is Additional Fee...
Copy of Visa Draft Retrievals.....	\$30.00
Chargeback/Representments.....	\$30.00
Cash Advance (non PGAFCU card)....	\$10.00 (Government Issued/ Payroll Cards exempt)

Loan Fees

Skip-a-Pay Fee.....	\$50.00
Late Payment Fee (after 10 days).....	\$30.00
(See Loan Disclosure)	

Loan Extensions Must Pay Interest Accrued for Extension Period

Wire Transfer Fees

Outgoing Domestic.....	\$17.00
Western Union.....	\$27.50
Member to Member.....	\$3.00
Tracer of Cancellation of a Wire.....	\$10.00
International.....	\$45.00
International sent back for repair.....	\$7.50

Safe Deposit Box Fees

Rental Size: Paid annually	FEE
3 x 5.....	\$15.00
3 x 10.....	\$25.00
5 x 10.....	\$32.50
10 x 10.....	\$65.00
Lost/Replacement Key Fee.....	\$15.00
Drilling of Box Fee... will be determined by third party.	

Other Service Fees

Early Account Closure Fee.....	\$30.00 (Within 90 days; Excluding Minors)
Official Check (1st Free).....	\$2.00/each
Copy of Official Check.....	\$5.00/each
Account Activity Printout.....	\$1.00/page
Account Research.....	\$20.00/hour
Account Reconciliation.....	\$20.00/hour
Check Cashing Fee.....	\$5.00 (Per Check Cashing Procedures)
Returned Mail Fee.....	\$5.00
Dormant Account Fee.....	\$10.00/mo
VISA Travel Card.....	\$4.95
Inactive Bill Pay (after 90 days).....	\$7.00
Garnishments.....	\$40.00
Fax Service Fee.....	\$1.00
Foreign Transaction Fee.....	\$20.00
Document Copy Fee.....	\$0.50/page



RATE AND FEE SCHEDULE

Pueblo Government Agencies
Federal Credit Union

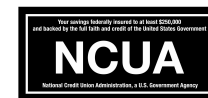
Pueblo Branch

720 N. Greenwood St.
Pueblo, CO 81003
719-542-3379

Florence Branch

123 S. Pikes Peak Ave.
Florence, CO 81226
719-784-0600

www.pgafcu.org





Pueblo Government Agencies Federal Credit Union

RATE SCHEDULE

Effective Date

11/1/2022

SHARE Accounts

Minimum Balance	APR*	APY*
\$25	0.05%	0.05%

Transfer Limitations Apply

TRUE MONEY MARKET

Minimum Balance	APR*	APY*
\$500	0.20%	0.20%

See disclosure for full details

CLUB Accounts

Type	APR*	APY*
Christmas Club	0.15	0.15%
Regular Club	0.05%	0.05%
IRA Club	0.05%	0.05%

No Minimum Balance
Transfer Limitations Apply

*APR = Annual Percentage Rate
*APY = Annual Percentage Yield
IRA = Individual Retirement Account

CHECKING Accounts

Minimum Balance	Monthly Fee
NONE	NONE

CERTIFICATES OF DEPOSIT**

TERM	Minimum Balance	APR*	APY*
6 Month	\$1,000	0.50%	0.50%
12 Month	\$1,000	0.60%	0.60%
24 Month	\$1,000	0.70%	0.70%
36 Month	\$1,000	0.85%	0.85%

CERTIFICATES OF DEPOSIT- IRA**

6 Month	\$1,000	0.50%	0.50%
12 Month	\$1,000	0.60%	0.60%
24 Month	\$1,000	0.70%	0.70%
36 Month	\$1,000	0.85%	0.85%

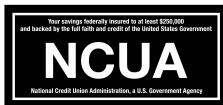
***All Certificates Automatically Renew Unless Specified Otherwise

APY and availability subject to change without notice.

*Dividends Accrued Monthly and Paid Quarterly

**Additional Deposits Not Allowed Except at Maturity

**Penalty for early withdrawal.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government National Credit Union Administration, a U.S. Government Agency