

(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**

<b>Rental Size: Paid annually</b>	<b>FEE</b>
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](http://www.pgafcu.org)





Pueblo Government Agencies Federal Credit Union

# RATE SCHEDULE

Effective Date  
3/1/2023

## 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	1.25%	1.25%
12 Month	\$1,000	1.35%	1.36%
24 Month	\$1,000	1.45%	1.46%
36 Month	\$1,000	1.60%	1.61%

## CERTIFICATES OF DEPOSIT- IRA\*\*

6 Month	\$1,000	1.25%	1.25%
12 Month	\$1,000	1.35%	1.36%
24 Month	\$1,000	1.45%	1.46%
36 Month	\$1,000	1.60%	1.61%

\*\*\*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