



1505 Lakes Parkway, Suite 100
Lawrenceville, GA 30043
678.889.4328 | 855.889.4328

July 18, 2025

Dear Member,

From October 31, 2025 through November 2, 2025, we will be conducting a system conversion to transfer your accounts from Pinnacle CU to Peach State FCU.

In order to complete this process, the **Ben Mays, Glenwood, and Putnam branches will close early on Friday, October 31st** (exact time TBA). We anticipate reopening for business at 9 a.m. on Monday, November 3rd. At that point, members will have complete access to all of Peach State's products and services, as well as the use of our website at peachstatefcu.org, branch locations, and ATMs. Until this account transfer is complete, please continue to do business at the Ben Mays, Glenwood, and Putnam locations.

Additional information to note:

- Be sure to check out the **current account rates**. Pinnacle's rates were updated to match Peach State's back in September 2024. At that time, members began earning more dividends than they did prior to the financial merger.
- Closer to the date of the system conversion, you will receive a letter in the mail with your **new member/savings account number** (checking account MICR numbers will **not** be changing).
- You will also receive a **guide** with important details about the system conversion, including specific instructions on accessing your new Peach State accounts. Please be on the lookout for both items in the mail.
- Enclosed is a copy of Peach State's **Fees and Charges**, which took effect June 1, 2025. The changes to Pinnacle's accounts will take effect November 1, 2025, after the system conversion. Please review this list carefully as some fees will be different from your existing fees.

We look forward to serving you and your family's financial needs! If you have any questions, please call 855.889.4328 to speak with a Member Service Advisor.

Sincerely,

Marshall Boutwell
President/CEO
Peach State FCU



Fees and Charges

Effective as of June 1, 2025; subject to change.

Membership Fee (one-time nonrefundable fee)	\$5.00
USA Patriot Act Recovery Fee (one-time nonrefundable new member fee)	\$5.00
CHECKING¹	
Basic, CU60 and eXtreme	FREE
Fresh Start (monthly)	\$9.00
Premium (daily balance below \$1,000)	\$5.00
BUSINESS CHECKING	
Business Select	No monthly fee
Business Advantage: Monthly Fee	\$12.50
SAVINGS	
Savings Excessive Withdrawal Per Transaction (over 2 withdrawals per month)	\$5.00
Minimum Balance (below \$5 per month)	\$5.00 or remaining balance
MONEY MARKET	
Minimum Daily Balance (below \$2,500)	\$10.00
Money Market Excessive Withdrawal/Transfer Per Transaction (over 6 per month)	\$10.00
ATM/DEBIT CARDS (PER TRANSACTION)	
Balance Inquiry	\$0.50
Peach State ATM	FREE
Other ATMs (monthly)	6 FREE
Each Additional Transaction	\$1.00
Point of Sale	FREE
VISA® Debit Card International Service Assessment Fee	1% of Amount
Replacement Card	\$10.00
MISCELLANEOUS	
Account History - Print Out	\$5.00
Account Research (per hour; \$15.00 minimum)	\$25.00
ACH Same Day Processing Fee	\$3.00
Automatic Overdraft Transfer Fee	\$5.00
BillPay/BillPay Plus (free with eStatements)	\$5.95
Closed Savings Account (within one year of opening)	\$5.00
Cashier's Checks	\$7.50
Check Printing	Prices Vary
Coin Machine	4% of Amount
Copy of Check	\$2.00
Copy of Check: Archived (over 12 months/1-3 items)	\$5.00
Copy of Check: Archived (over 12 months/over 3 items)	See Acct. Research
Copy of Statement	\$5.00
Inactive Account Maintenance (after 1 year inactivity for Savings and/or 6 months for Checking; excludes Money Market)	\$5.00
Mailed Monthly or Quarterly Statement Fee	\$4.00
Overdraft: NSF (insufficient funds) ^{2, 4}	\$35.00
Overdraft: Courtesy Pay ^{2, 3, 4}	\$35.00
Returned Deposited Item: Drawn from your personal account at another financial institution	\$35.00
Returned Mail	\$5.00
Safe Deposit Box (only available at select branches)	\$25-\$100



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MISCELLANEOUS CONTINUED	
Shared Branching Service Centers	\$2.00
Signature Guarantee	\$25.00
Skip-A-Payment	\$25.00
Stop Payment	\$35.00
Verification of Deposit	\$25.00
VISA Gift Card	\$5.00
Wire Transfers: Outgoing Domestic	\$25.00
Wire Transfers: Outgoing Foreign	\$50.00
Wire Transfers: Incoming	\$10.00

1 Electronic statements: free | Paper statements: \$4

2 These fees are per occurrence, and we will exclude all items identified as repeat presentments from the merchant.

3 Fee applies when overdraft is created by check, ACH debit, ATM withdrawal, Debit Card withdrawal or other electronic means.

4 The Credit Union will typically cover your overdrafts with the requirement of overdraft amounts being paid back within 45 days of the account balance going negative; however, it is at our discretion whether we pay an item or not. Items that can affect your overdraft privileges are delinquent loan payment history on credit union loans, amount the account is already overdrawn, number of days the account has been overdrawn, and removal of overdraft services (either by us or by you).



www.peachstatefcu.org | 678.889.4328 | 855.889.4328

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