

Frequently Asked Questions

Q: If I make a deposit at a CO-OP ATM, when will it post to my account?

A: CO-OP ATM deposits will post to the PEFCU members account immediately.

Q: Will a hold be placed on deposits made at a CO-OP ATM?

A: The PEFCU ATM deposit hold policy will apply to deposits made at CO-OP ATMs.

- *Check Deposit Hold:* The first \$600 of all deposits made within a day are immediately available. Any amount over \$600 will be on hold for two business days.
- *Cash Deposit:* No Hold

Q: What does surcharge-free mean?

A: Surcharge-free means that the financial institution that owns the ATM will not charge an additional fee for cash withdrawals.

Q: Are there any charges for using a CO-OP ATM?

A: Cash withdrawals, transfers, and deposits are free. The following PEFCU foreign ATM withdrawal and balance inquiry fees will apply:

- While the first six withdrawals in a month will be free, a \$1 fee will be charged for any foreign ATM cash withdrawals for that month.
- There is a \$0.50 fee for all Foreign ATM Balance inquiries.