



Schedule of Fees

Account History	\$2.00/request
Account Research	\$30.00/hr
ACH Overdraft and Returned ACH	\$32.50 each
ACH Stop Payment	\$25.00
Cashier's Check	\$5.00 ¹
Overnight Delivery	At Cost
Returned Checks (checks deposited or cashed)	\$21.00
Statement Copy	\$2.00
Checking & Savings	
Below Minimum Balance Fees	
Elite Checking (for average daily balance under \$5,000)	\$10.00/month
Member Protection Plan (MPP)	
Limited MPP (checks, ACHs, bill payments, and other transactions made using checking account number)	\$29.50 ²
Standard MPP (checks, ACHs, bill payments and other transactions made using checking account number, ATM and everyday debit card transactions) [subject to member opt-in]	\$29.50 ²
Returned Check (due to non-sufficient funds)	\$32.50 ²
Stop Payment	\$25.00
Printed Checks	Prices vary ³
Savings Club Withdrawal	\$5.00 each

Your Lifetime Financial Partner

Bank-to-Bank Wire Transfer	
Outgoing Domestic Wire	\$25.00
Outgoing International Wire	\$50.00
Out of Network ATM Transaction^{4,5,6}	\$1.00
Safe Deposit Boxes (available at select locations)	
Safe Deposit Box available in various sizes please inquire regarding prices	
Re-Key Box	\$45.00
Drill Box	\$200.00
Safe Deposit Box Fee	
Late Payment	\$30.00
Foreign Check	\$12.50/check
Foreign Currency⁷ (additional shipping fees apply)	\$7.50
Inactive Account Fee (after 1 year of inactivity and no contact by member)	\$10.00/month
Garnishment, Lien and Levy Fee	\$50.00
Invalid Address Fee	\$5.00/month

¹ Elite Checking account holders receive free cashier's checks.

² Maximum of six (6) MPP, overdraft and/or returned item fees will be charged per day.

³ Dividend Rewards Checking, Debit Rewards Checking, and Choice Checking account holders receive first order of designated basic credit union logo checks free. Elite Checking account holders receive all designated basic credit union logo check orders free.

⁴ An out of Network ATM is any non-NWFCU ATM not part of the Alliance One®, CO-OP® or CULIANCE® Networks. ATM surcharge fees may apply.

⁵ Elite Checking account holders will be refunded a total of \$10 in out of network fees and ATM surcharge fees each month.

⁶ Dividend Rewards and Debit Rewards Checking account holders will be refunded up to \$5.00 per month in out-of-network ATM fees incurred when monthly qualifications are met. See account disclosures or visit nwfcu.org for reimbursement restrictions and monthly qualification requirements.

⁷ In-branch orders. Orders placed online subject to fee amount assessed by third-party.



Insured by NCUA. NWFCU does business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act. All information is current as of 02/2024 and is subject to change.

