

Schedule of Fees



Your Lifetime Financial Partner

Checking Accounts

Below Minimum Balance Fees

Premier Checking (for combined daily account balances under \$50,000)	\$10.00/month
Access Checking (for combined daily account balances under \$10,000 or termination of qualifying services)	\$5.00/month
Basic Checking	None
First Checking	None
Member Protection Plan (MPP)	\$27.00 each ⁴
Returned Check (due to non-sufficient funds)	\$32.50
Stop Payment	\$20.00
Stop Payment (on 2 or more consecutive checks)	\$30.00
Certified Check	\$5.00
Check Photocopy	\$2.00
Printed Checks	Prices vary ¹

ACH Overdraft and Returned ACH \$32.50 each

ACH Stop Payment \$20.00

Share Savings Accounts

Excessive Reg D Transfers \$10.00 each

Money Market Accounts

Printed Checks Free
Excessive Reg D Transfers \$10.00 each

Account History \$2.00/request

Statement Copy \$2.00

Cashier's Check \$2.00

Money Order \$1.00

Visa® Gift Card

\$10-\$250 \$2.50
\$251-\$500 \$5.00

Visa® Travel Money Card \$9.95

2nd Card \$3.00

Returned Checks (checks deposited, cashed or used for loan payments)

Member's Check (drawn on another financial institution) \$32.50
2nd or 3rd Party Check \$15.00

Collection Items

Foreign Check \$5.00/check
Bearer Bond Collection \$12.00
Foreign Currency \$5.00
Inactive Account Fee (after 1 year of inactivity and no contact by member) \$5.00/month
Garnishment, Lien and Levy Fee \$50.00
Bad Address Fee \$5.00/month

Bank-to-Bank Wire Transfer

Domestic
Outgoing \$15.00²
Incoming Free
Foreign
U.S. Currency \$25.00
Foreign Currency \$35.00⁶

Online Banking

Online Banking & Bill Payer	Free
Returned Online Banking Bill Payer Item	\$32.50
Stop Payment for Bill Payer Item	\$20.00
Bill Payer Priority Mail	\$5.00
Bill Payer Overnight Mail	\$10.00
Excessive Reg D Transfers	\$10.00 each
Copy of Bill Payer Check	
Less than 6 months old	\$5.00
More than 6 months old	\$25.00
Proof of Electronic Bill Payment	
Transaction less than 6 months old	Free
Transaction more than 6 months old	\$20.00

Overnight Delivery At Cost

ATM/Debit MasterCard®

Annual Fee	None
NWFCU ATM Transaction	Free
CO-OP Network or Alliance One ATM Transaction	Free
STAR ³ or Cirrus ³ ATM Transaction	
Basic or Access Checking Account Holders	\$1.00
Premier Checking Account Holders	
First 3 transactions/month	Free
Each additional transaction	\$1.00
First Checking Account Holders	Free
Non-Checking Account Holders	\$1.00
Point of Sale (POS) Transaction	Free
Member Protection Plan (MPP)	\$27.00 ⁶ each
Card Replacement	\$5.00

Safe Deposit Boxes (available at select locations)

3" x 5" x 21"	\$35.00/year
3" x 10" x 21"	\$65.00/year
5" x 10" x 21"	\$90.00/year
10" x 10" x 21"	\$150.00/year
Re-Key Box	\$25.00
Drill Box	\$150.00

Loan Fees

Credit Life Insurance (optional)	
Single Coverage	\$0.47/\$1,000 of outstanding loan balance
Joint Coverage	\$0.75/\$1,000 of outstanding loan balance
Credit Disability Insurance (optional)	
Single Coverage Only	\$1.20/\$1,000 of outstanding loan balance
Late Payment Fee (30+ days)	5% of the monthly payment amount or \$30.00, whichever is greater
Early Termination of Lease	\$100.00
Speed Pay	\$5.00
Loan Application Cancellation Fee	None

Credit Card Fees

Visa® Platinum Annual Fee	None
Member Rewards MasterCard® Annual Fee	None
Payment Returned Unpaid	up to \$35.00
Late Payment Fee (10+ days)	up to \$35.00
Copy of Sales Draft	\$4.00
Replacement Card	\$5.00
Reprint of Current Statement	\$2.00
Access Check Photocopy	\$2.00
Access Checks	Free
Foreign Transactions	up to 1% of transaction amount

Account Research \$20.00/hour

Miscellaneous Services

Auto Locating Service	Free ⁵
Auto Resource Centers	Free
Bank-By-Mail Service	Free
Bank-By-Phone Service	Free
Budget Counseling	Free
Check Cashing	Free
Coin Machine (available at select locations)	Free
Direct Deposit	Free
e-LERT Notifications	Free
eStatements	Free
Night Depository (available at select locations)	Free
Notary Service	Free
Online Financial Calculators	Free
Online Loan Applications	Free
PC Carbook Pricing Printout	Free
Preauthorized Payments	Free
Signature Guarantee	Free
Toll-Free Telephone Access	Free
Vehicle Research Library	Free

- 1 Access and First Checking account holders receive first order of NWFCU logo checks free. Premier Checking account holders receive all NWFCU logo check orders free.
- 2 Service is free for Premier Checking account holders and Heritage Club members.
- 3 ATM surcharge fees may apply.
- 4 Subject to Member opt-in.
- 5 Service is \$50.00 if vehicle is not financed with NWFCU.
- 6 Subject to correspondent bank exchange rate in addition to fee. The rate of exchange is determined by the correspondent bank and varies.



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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. NWFCU does business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act. All information is current as of 12/2011 and is subject to change with notice.



CU SERVICE CENTERS.
The Member-Friendly Financial Network