

Account Research . . . . . \$20.00/hour

**Miscellaneous Services**

- Auto Locating Service . . . . . Free<sup>4</sup>
- 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 (electronic vs. paper) . . . . . Free
- Night Depository (Manassas Branch Only) . . . . . Free
- Notary Service . . . . . Free
- Online Financial Calculators . . . . . Free
- Online Loan Applications . . . . . Free
- PC Carbook Pricing Printout . . . . . Free
- Preauthorized Payments . . . . . 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 Service is \$50.00 if vehicle is not financed with the NWFCU.

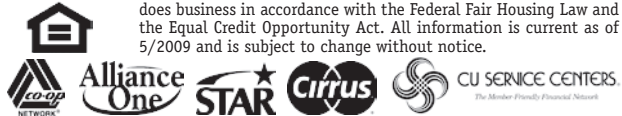
# Schedule of Fees



Website: [www.nwfcu.org](http://www.nwfcu.org)  
 Mobile: [go.nwfcu.org](http://go.nwfcu.org)  
 Email: [nwfcu@nwfcu.org](mailto:nwfcu@nwfcu.org)



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 5/2009 and is subject to change without notice.



GAM (5/2009) 4M

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
Returned Check (due to non-sufficient funds) . . . . .	\$32.50
Stop Payment . . . . .	\$20.00
Stop Payment (on 2 or more consecutive checks) . . . . .	\$30.00
Check Original . . . . .	\$5.00
Certified Check . . . . .	\$5.00
Check Photocopy . . . . .	\$2.00
Printed Checks . . . . .	Prices vary <sup>1</sup>

**ACH Overdraft** . . . . . \$32.50

**ACH Stop Payment** . . . . . \$20.00

## Share Savings Accounts

Excessive Reg D Transfers . . . . . \$10.00

## Money Market Accounts

Printed Checks . . . . . Free  
More than 3 Checks or 6 Transactions/Month . . . . . \$10.00 each

**Account History** . . . . . \$2.00/request

**Statement Copy** . . . . . \$2.00

**Cashier's Check** . . . . . \$2.00

**Money Order** . . . . . \$1.00

## Visa Gift Card

\$25-\$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)

Members' Checks (drawn on another financial institution) . . . . . \$32.50  
2nd or 3rd Party Checks . . . . . \$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 with member) . . . . . \$5.00/month  
Garnishment and Levy Fee . . . . . \$50.00  
Bad Address Fee . . . . . \$5.00/month

## Bank-to-Bank Wire Transfers

Domestic  
    Outgoing . . . . . \$15.00<sup>2</sup>  
    Incoming . . . . . Free  
Foreign  
    U.S. Currency . . . . . \$25.00  
    Foreign Currency . . . . . \$35.00

## Online Banking

NWLink Internet Banking & Bill Payer . . . . . Free  
Returned NWLink 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  
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 ATMs . . . . . Free  
CO-OP Network and Alliance One ATMs . . . . . Free  
STAR<sup>3</sup> and Cirrus<sup>3</sup> ATMs  
    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) . . . . . Free  
ATM Overdraft . . . . . \$32.50  
Card Replacement . . . . . \$5.00

## Safe Deposit Boxes (Herndon and Manassas Branches Only)

3" x 5" x 21" . . . . . \$30.00/year  
3" x 10" x 21" . . . . . \$55.00/year  
5" x 10" x 21" . . . . . \$80.00/year  
10" x 10" x 21" . . . . . \$135.00/year  
Re-Key Box . . . . . \$10.00  
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  
Loan Cancellation Fee . . . . . None  
Line of Credit (LOC) Loan Over-the-Limit Fee . . . . . \$30.00/month  
Delinquency 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

## Credit Card Fees

Visa Platinum Annual Fee . . . . . None  
Travel Rewards Gold MasterCard Annual Fee  
    MasterCard with an Annual Fee . . . . . \$30.00  
    MasterCard without an Annual Fee . . . . . None  
Returned Visa or MasterCard Check . . . . . \$30.00  
Delinquency Fee (10+ days) . . . . . \$30.00  
Over-the-Limit Fee . . . . . \$30.00/month  
Original Sales Draft . . . . . \$8.00  
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