

Miscellaneous Services

Auto Locating Service	Free ⁴
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

Schedule of Fees

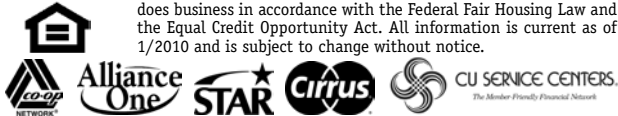
- 1 Access and First Checking account holders receive first order of NWFCU logo checks free.
Premier Checking account holders receive all NWFCU logo check orders free.
- 2 Service is free for Premier Checking account holders and Heritage Club members.
- 3 ATM surcharge fees may apply.
- 4 Service is \$50.00 if vehicle is not financed with NWFCU.



Website: www.nwfcu.org
 Mobile: go.nwfcu.org
 Email: 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 1/2010 and is subject to change without notice.



GAM (1/2010) 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 ¹

Returned ACH \$32.50

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

\$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 \$15.00²
 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
STAR³ and Cirrus³ 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" \$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
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 None
Returned Visa or MasterCard Check \$32.50
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

Account Research \$20.00/hour