NORTHWEST
FEDERAL CREDIT UNION

Schedule of Fees

Account History	$2.00/request
Account Research	$30.00/hr
ACH Overdraft and Returned ACH	$32.50 each[1]
ACH Stop Payment	$25.00
Cashier's Check	$5.00[2]
Overnight Delivery	At Cost
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, automatic bill payments and/or recurring debit card payments, and other transactions made using a checking account number)	$29.50[1]
Standard MPP (checks, ACHs, automatic bill payments and/or recurring debit card payments, and other transactions made using a checking account number, ATM, and everyday one-time debit card transactions) [subject to member opt-in]	$29.50[1]
Returned Check (due to non-sufficient funds)	$32.50[1]
Stop Payment	$25.00
Printed Checks	Prices vary[3]
Savings Club Withdrawal	$5.00 each

Outgoing Instant Funds Transfer	$3.00[4]
Bank-to-Bank Wire Transfer	
Outgoing Domestic Wire	$25.00
Outgoing International Wire	$50.00
Out-of-Network ATM Transaction[5,6,7]	$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 Currency[8] (Fees and exchange rates vary and will be disclosed at the time of transaction)	
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] Maximum of six (6) MPP, overdraft, and/or returned item fees will be charged per day.

[2] Elite Checking account holders receive free cashier's checks.

[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] Northwest is a participant in the Real-Time Payments (RTP) and FedNow networks which allows its members to send and receive immediate funds transfers to / from eligible checking, savings, and money market accounts. All parties involved in such payments including senders, receivers, and any beneficiaries must reside in or be otherwise domiciled in the United States. Funds delivered via RTP or FedNow are generally available immediately upon receipt but may be delayed if required to comply with federal sanctions screening or other regulatory obligations.

[5] An out-of-network ATM is any non-Northwest ATM not part of the Alliance One®, CO-OP® or CULIANCE® Networks. ATM surcharge fees may apply.

[6] Elite Checking account holders will be refunded a total of $10 in out-of-network fees and ATM surcharge fees each month.

[7] 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.

[8] Applies to in-branch and online orders.

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

Insured by NCUA. Northwest does business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.
All information is current as of 11/2026 and is subject to change.

EQUAL HOUSING LENDER
CULIANCE