

Schedule of Fees and Charges

Checking Accounts

Below Minimum Balance Fees	
Basic Business Checking.....	Free
Business Dividend Checking (for daily checking balances under \$5,000)	\$20.00/month
Monthly Transaction Allowances (total of deposits and withdrawals)	
Basic Business Checking	Free
Business Dividend Checking.....	Free
Returned Check (due to non-sufficient funds) ¹	\$32.50
Stop Payment.....	\$25.00
Printed Checks	Prices Vary

ACH Overdraft.....\$32.50

ACH Stop Payment.....\$25.00

Member Protection Plan (MPP)¹

Limited MPP (checks, ACHs, bill payments, and other transactions using checking account number).....	\$29.50
Standard MPP (checks, ACHs, bill payments, and other transactions using checking account number, ATM and everyday debit card transactions) [subject to member opt-in]	\$29.50

Money Market Accounts

Printed Checks

Account History

Statement Copy

Cashier's Check.....

VISA® Gift Card..... No purchase fee for members²

Returned Checks (checks deposited or cashed).....

Collection Items

Foreign Currency.....	\$7.50
Inactive Account Fee (after one year of inactivity).....	\$5.00/month
Garnishment and Levy Fee	\$50.00
Invalid Address Fee	\$5.00/month

Bank-To-Bank Wire Transfers

Domestic	
Incoming.....	Free
Outgoing.....	\$25.00
International.....	\$50.00

eBanking Advanced Package

Maintenance Fee

Overnight Delivery..... At Cost

Debit Card

Out of Network ATM Transaction ³	\$1.00
Annual Fee	None
NWFCU ATM Transaction	Free
CO-OP Network®, Alliance One® or CULIANCE® ATM Transaction	Free
Point of Sale (POS)	Free
Card Replacement	\$5.00

Safe Deposit Boxes (Select Locations)

Available in various sizes. Please inquire at your local branch about pricing information.

Re-Key Box.....

Drill Box

Late Fee (If payment not received within 10 days of due date).....

Account Research

¹Maximum of six (6) MPP, overdraft and/or returned items fees will be charged per day.

²See Terms and Conditions provided with each card for applicable transaction fees.

³ATM surcharge fees may apply.