## Schedule of Fees and Charges

### Checking Accounts

**Below Minimum Balance Fees**

- Basic Business Checking: Free
- Business Dividend Checking: Free (for average 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): $32.50
- Stop Payment: $25.00
- Printed Checks: Prices Vary

**ACH Overdraft:** $32.50

**ACH Stop Payment:** $25.00

**Member Protection Plan (MPP)**

- 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: Free
- Account History: $2.00/request
- Statement Copy: $2.00
- Cashier’s Check: $5.00
- VISA® Gift Card: No purchase fee for members

### Returned Checks (checks deposited or cashed)

- $21.00

### Collection Items

- Foreign Currency (additional shipping fees apply): $7.50
- Inactive Account Fee (after one year of inactivity and no contact by member): $10.00/month
- Gamishment 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: $20.00/month

### Overnight Delivery

- At Cost

### Debit Card

- Out of Network ATM Transaction: $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: $45.00
- Drill Box: $200.00
- Late Fee (if payment not received within 10 days of due date): $30.00
- Account Research: $30.00/hour

---

1. Maximum of six (6) MPP, overdraft and/or returned items fees will be charged per day.
2. See Terms and Conditions provided with each card for applicable transaction fees.
3. In branch orders. Orders placed online subject to fee amount assessed by third party.
4. ATM surcharge fees may apply.