



# Schedule of Fees

<b>Account History</b>	\$2.00/request
<b>Account Research</b>	\$30.00/hr
<b>ACH Overdraft and Returned ACH</b>	\$32.50 each <sup>2</sup>
<b>ACH Stop Payment</b>	\$25.00
<b>Cashier's Check</b>	\$5.00 <sup>1</sup>
<b>Overnight Delivery</b>	At Cost
<b>Returned Checks</b> (checks deposited or cashed)	\$21.00
<b>Statement Copy</b>	\$2.00
<b>Checking &amp; Savings</b>	
<b>Below Minimum Balance Fees</b>	
Elite Checking (for average daily balance under \$5,000)	\$10.00/month
Business Dividend Checking (for average daily balance under \$5,000)	\$20.00/month
<b>Member Protection Plan (MPP)</b>	
Limited MPP (checks, ACHs, automatic bill payments and or recurring debit card payments, and other transactions made using checking account number)	\$29.50 <sup>2</sup>
Standard MPP (checks, ACHs, automatic bill payments and/or recurring debit card payments, and other transactions made using checking account number, ATM, and everyday one-time debit card transactions) [subject to member opt-in]	\$29.50 <sup>2</sup>
<b>Returned Check (due to non-sufficient funds)</b>	\$32.50 <sup>2</sup>
<b>Stop Payment</b>	\$25.00
<b>Printed Checks</b>	Prices vary <sup>3</sup>
<b>Savings Club Withdrawal</b>	\$5.00 each

Your Lifetime Financial Partner

<b>Bank-to-Bank Wire Transfer</b>	
<b>Outgoing Domestic Wire</b>	\$25.00
<b>Outgoing International Wire</b>	\$50.00
<b>Out of Network ATM Transaction<sup>4,5,6</sup></b>	\$1.00
<b>Safe Deposit Boxes</b> (available at select locations)	
<b>Safe Deposit Box</b> (available in various sizes - please inquire regarding prices)	
<b>Re-Key Box</b>	\$45.00
<b>Drill Box</b>	\$200.00
<b>Safe Deposit Box Fee</b>	
<b>Late Payment</b>	\$30.00
<b>Foreign Check</b>	\$12.50/check
<b>Foreign Currency<sup>7</sup></b> (shipping fee included)	\$20.00
<b>Inactive Account Fee</b> (after 1 year of inactivity and no contact by member)	\$10.00/month
<b>Garnishment, Lien, and Levy Fee</b>	\$50.00
<b>Invalid Address Fee</b>	\$5.00/month

<sup>1</sup> Elite Checking account holders receive free cashier's checks.

<sup>2</sup> Maximum of six (6) MPP, overdraft, and/or returned item fees will be charged per day.

<sup>3</sup> 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.

<sup>4</sup> An out of Network ATM is any non-NWFCU ATM not part of the Alliance One®, CO-OP® or CULIANCE® Networks. ATM surcharge fees may apply.

<sup>5</sup> Elite Checking account holders will be refunded a total of \$10 in out of network fees and ATM surcharge fees each month.

<sup>6</sup> 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](http://nwfcu.org) for reimbursement restrictions and monthly qualification requirements.

<sup>7</sup> In-branch orders. Orders placed online subject to fee amount assessed by third-party.



Insured by NCUA. NWFCU does business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act. All information is current as of 07/2024 and is subject to change.

