

# 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).....	\$32.50
Stop Payment.....	\$20.00
Printed Checks.....	Prices Vary

**ACH Overdraft**..... \$32.50

**ACH Stop Payment** ..... \$20.00

## Money Market Accounts

Printed Checks.....Free

**Account History**..... \$2.00/request

**Statement Copy**..... \$2.00

**Cashier's Check**..... \$2.00

**MasterCard Gift Card**..... No purchase fee for members<sup>2</sup>

**Returned Checks** (checks deposited, cashed or used for loan payments)  
 Members' Checks (drawn on another financial institution)..... \$32.50  
 2nd or 3d Party Checks ..... \$15.00

## Collection Items

Foreign Currency.....	\$5.00
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.....	\$15.00
International .....	\$50.00

**Overnight Delivery** ..... At Cost

## Debit MasterCard®

STAR and Cirrus ATM Transaction <sup>1</sup> .....	\$1.00
Annual Fee.....	None
NWFCU ATM Transaction.....	Free
CO-OP Network®, Alliance One® or Credit Union 24®/CU HERE	
ATM Transaction.....	Free
Point of Sale (POS) .....	Free
Card Replacement .....	\$5.00

## Safe Deposit Boxes (Select Locations)

3"x5"x21" .....	\$35.00/year
3"x10"x21" .....	\$65.00/year
5"x10"x21" .....	\$90.00/year
10"x10"x21" .....	\$150.00/year
Re-Key Box .....	\$25.00
Drill Box	\$150.00

**Account Research** ..... \$20.00/hour

- (1) ATM surcharge fees may apply.
- (2) See Terms and Conditions provided with each card for applicable transaction fees.