



# 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              |
| <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, cashed or used for loan payments) |                           |
| <b>Member's Check</b> (drawn on another financial institution)              | \$32.50                   |
| 2nd or 3rd Party Check  | \$15.00                   |
| <b>Statement Copy</b>   | \$2.00                    |
| <b>Checking &amp; Savings</b>   |                           |
| <b>Below Minimum Balance Fees</b>   |                           |
| Elite Checking (for average monthly balance under \$5,000)                  | \$10.00/month             |
| <b>Member Protection Plan (MPP)</b>   | \$29.50 each <sup>2</sup> |
| <b>Returned Check</b> (due to non-sufficient funds)                         | \$32.50                   |
| <b>Stop Payment</b>   | \$25.00                   |
| <b>Printed Checks</b>   | Prices vary <sup>3</sup>  |
| <b>Savings Club Withdrawal</b>  | \$5.00 each               |
| <b>Bank-to-Bank Wire Transfer</b>   |                           |
| <b>Outgoing Domestic Wire</b>   | \$25.00 <sup>4</sup>      |
| <b>Outgoing International Wire</b>  | \$50.00                   |

Your Lifetime Financial Partner

|   |               |
|---|---------------|
| <b>Out of Network ATM Transaction<sup>5,6,7</sup></b>                             |               |
| <b>Elite or Basic Checking Account Holders</b>                                    | \$1.00        |
| <b>Safe Deposit Boxes</b> (available at select locations)                         |               |
| <b>3" x 5" x 21"</b>  | \$35.00/year  |
| <b>3" x 10" x 21"</b>   | \$65.00/year  |
| <b>5" x 10" x 21"</b>   | \$90.00/year  |
| <b>10" x 10" x 21"</b>  | \$150.00/year |
| <b>Re-Key Box</b>   | \$25.00       |
| <b>Drill Box</b>  | \$150.00      |
| <b>Foreign Check</b>  | \$12.50/check |
| <b>Foreign Currency</b>   | \$7.50        |
| <b>Inactive Account Fee</b> (after 1 year of inactivity and no contact by member) | \$5.00/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> Subject to Member opt-in.

<sup>3</sup> Kasasa Cash® Checking, Kasasa Cash Back® 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> Service is free for Heritage Club members.

<sup>5</sup> An out of Network ATM is any non-NWFCU ATM not part of the CO-OP® or CULIANCE Networks. ATM surcharge fees may apply.

<sup>6</sup> Elite Checking account holders will be refunded a total of \$10 in out of network fees and ATM surcharge fees each month.

<sup>7</sup> Kasasa checking account holders will be refunded all out of network fees for each month the monthly qualifications are met. See [nwfcu.org](http://nwfcu.org) for monthly qualification requirements.



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 1/2019 and is subject to change.

