



## 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 or cashed)	
<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 <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
<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

**Out of Network ATM Transaction<sup>5,6,7</sup>**

<b>Elite or Basic Checking Account Holders</b>	\$1.00
--	--------

**Safe Deposit Boxes** (available at select locations)**Safe Deposit Box available in various sizes please inquire regarding prices**

<b>Re-Key Box</b>	\$45.00
-------------------	---------

<b>Drill Box</b>	\$200.00
------------------	----------

**Safe Deposit Box Fee**

<b>Late Payment</b>	\$30.00
---------------------	---------

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

<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 1/2020 and is subject to change.

