# Schedule of Fees and Charges

## Checking Accounts

### Below Minimum Balance Fees
- **Basic Business Checking**: Free
- **Business Dividend Checking**: Free (for daily checking balances under $5,000)

### 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

## Money Market Accounts
- **Printed Checks**: Free

### Account History
- $2.00/request

### Statement Copy
- $2.00

### Cashier’s Check
- $5.00

### MasterCard Gift Card
- No purchase fee for members

### Returned Checks
- (checks deposited, cashed or used for loan payments)
  - Members’ Checks (drawn on another financial institution): $32.50
  - 2nd or 3rd Party Checks: $15.00

## Collection Items
- **Foreign Currency**: $7.50
- **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**: $25.00
  - **International**: $50.00

## Overnight Delivery
- At Cost

## Debit MasterCard®
- **STAR and Cirrus ATM Transaction**: $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)
- 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

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