

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	\$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 members²

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	\$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	\$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

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