

# Schedule of Fees and Charges

## Checking Accounts

|   |               |
|---|---------------|
| Below Minimum Balance Fees  |               |
| Basic Business Checking.....  | Free          |
| Business Dividend Checking<br>(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 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 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 |

## eBanking Advanced Package

Maintenance Fee (effective 10/2020)..... \$20.00/month

**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)

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

<sup>1</sup> ATM surcharge fees may apply.

<sup>2</sup> See Terms and Conditions provided with each card for applicable transaction fees.