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# Business Schedule of Fees and Charges

## Schedule of Fees and Charges

### Checking Accounts

Below Minimum Balance Fees	
Basic Business Checking.....	Free
Business Dividend Checking	
(for average 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) <sup>1</sup> .....	\$32.50
Stop Payment.....	\$25.00
Printed Checks .....	Prices Vary

**ACH Overdraft**..... \$32.50

**ACH Stop Payment**..... \$25.00

### Member Protection Plan (MPP)<sup>1</sup>

Limited MPP (checks, ACHs, bill payments, and other transactions using checking account number)..... \$29.50

Standard MPP (checks, ACHs, bill payments, and other transactions using checking account number, ATM and everyday debit card transactions) [subject to member opt-in] .....

### Money Market Accounts

Printed Checks .....

**Account History**..... \$2.00/request

**Statement Copy**..... \$2.00

**Cashier's Check**..... \$5.00

**VISA® Gift Card**..... No purchase fee for members<sup>2</sup>

**Returned Checks** (checks deposited or cashed)..... \$21.00

### Collection Items

Foreign Currency (additional shipping fees apply)<sup>3</sup>..... \$7.50

Inactive Account Fee (after one year of inactivity and no contact by member) .....

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 .....

**Overnight Delivery**..... At Cost

### Debit Card

Out of Network ATM Transaction<sup>4</sup>..... \$1.00

Annual Fee..... None

NWFCU ATM Transaction..... Free

CO-OP Network®, Alliance One® or CULIANCE®

ATM Transaction..... Free

Point of Sale (POS)..... Free

Card Replacement .....

### 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 .....

Late Fee (If payment not received within 10 days of due date) .....

**Account Research**..... \$30.00/hour

<sup>1</sup>Maximum of six (6) MPP, overdraft and/or returned items fees will be charged per day.

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

<sup>3</sup>In branch orders. Orders placed online subject to fee amount assessed by third party.

<sup>4</sup>ATM surcharge fees may apply.