



Schedule of Fees

Account History	\$2.00/request
Account Research	\$20.00/hr
ACH Overdraft and Returned ACH	\$32.50 each
ACH Stop Payment	\$20.00
Cashier's Check	\$2.00 ¹
Overnight Delivery	At Cost
Returned Checks (checks deposited, cashed or used for loan payments)	
Member's Check (drawn on another financial institution)	\$32.50
2nd or 3rd Party Check	\$15.00
Statement Copy	\$2.00
Checking & Savings	
Below Minimum Balance Fees	
Elite Checking (for average monthly balance under \$5,000)	\$10.00/month
Member Protection Plan (MPP)	\$27.00 each ²
Returned Check (due to non-sufficient funds)	\$32.50
Stop Payment	\$20.00
Printed Checks	Prices vary ³
Savings Club Withdrawal	\$5.00 each
Excessive Reg D Transfers (for Money Market and Savings Accounts)	\$10.00 each
Bank-to-Bank Wire Transfer	
Outgoing Domestic Wire	\$15.00 ⁴
Outgoing International Wire	\$50.00

Your Lifetime Financial Partner

Out of Network ATM Transaction⁵	
Elite or Choice Checking Account Holders	\$1.00 ⁶
Non-Checking Account Holder	\$1.00
Safe Deposit Boxes (available at select locations)	
3" x 5" x 21"	\$35.00/year
3" x 10" x 21"	\$65.00/year
5" x 10" x 21"	\$90.00/year
10" x 10" x 21"	\$150.00/year
Re-Key Box	\$25.00
Drill Box	\$150.00
Foreign Check	\$5.00/check
Foreign Currency	\$5.00
Inactive Account Fee (after 1 year of inactivity and no contact by member)	\$5.00/month
Garnishment, Lien and Levy Fee	\$50.00
Invalid Address Fee	\$5.00/month

¹ Elite checking account holders receive free cashier's checks.

² Subject to Member opt-in.

³ 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.

⁴ Service is free for Heritage Club members.

⁵ An out of Network ATM is any non-NWFCU ATM not part of the Alliance One®, CO-OP®, or Credit Union 24®/CU Here Networks. ATM surcharge fees may apply.

⁶ Elite Checking account holders will be refunded a total of \$10 in out of network fees and ATM surcharge fees each month.



Federally 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 5/1/2017 and is subject to change.

