

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 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 \$20.00/month

Overnight Delivery At Cost

Debit MasterCard®

STAR and Cirrus ATM Transaction¹ \$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.