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**Personal Checking Monthly Fees**

Executive Checking \$20.00

Qualifiers to waive monthly fee: \$50,000 in average combined balances in checking, savings, and money market accounts OR \$100,000 in average combined checking, savings, money market, CDs, and IRA CDs.

**Related Checking Fees (personal or business)**

Stop Payment (per item, per range or sequence) \$28.00

Paid or Returned Insufficient Funds (NSF) Fee (per item check, ACH, or Bill Pay) \$28 per transaction

Overdraft Advantage Fee (per debit card transaction) \$28.00

Overdraft Transfer Fee (per occurrence) \$0.00

*There is a limit of \$140.00 in Overdraft Advantage Fees and Insufficient Funds (NSF) Fees per day we will charge. We will not charge an Overdraft Advantage Fee or Insufficient Funds (NSF) Fee if the amount of the item is \$5 or less.*

**Check Negotiation Fees (per check)**

Canadian Draft Negotiation Fee \$5.00

Foreign Draft in USD Negotiation Fee \$2.00

Other Foreign Draft Negotiation Fee \$15.00

**Automated Teller Machines (ATMs)**

Withdrawal/inquiry at non-CO-OP Network ATM \$0.00

New Card (issuance and anniversary date thereafter) \$10.00

**Credit/Debit Cards**

Copies of charge slips (per transaction) \$10.00

Replace card \$5.00

Emergency card issuance \$50.00

**Wire Transfers**

First Five in Calendar Year \$0.00

Direct Wire Transfers inside USA \$25.00

Direct Wire Transfers outside USA \$55.00

**Miscellaneous**

Paper Statement Service Charge \$0 each

Account Closing (within 180 days of opening Checking or Savings) \$15.00

Inactive Checking (no activity has occurred on a checking account for 90 days and the balance is less than \$1,000) \$5.00 per month

Dormant Account Fee (no activity on any account for more than one year) \$5.00 per month

Single Service Fee (member has only savings account with an average balance of less than \$100.00, is not a primary owner on any other account or sub-account, and is age 19 or older) \$5.00 per month

Undeliverable or incorrect statement address \$5.00

Garnishment Processing Fee (per item) \$50.00

Research, copies or account reconciliation, per half hour (\$5 minimum) \$15.00

Returned checks on another person's account at another institution \$10 per transaction

Returned checks on your account at another institution \$25 per transaction

Phone loan payment using non-NWCU card \$10.00

Online loan payment using non-NWCU card \$5.00

Expedited Title Fee \$15.00

Cashier's Checks (first check per day is free) \$0 each

Declaration of Loss (Cashier's Check) \$28.00

Check cashing (member has only savings account with less than \$100 and is age 19 or older) 10% of check or \$10 max

Skip payment request \$35.00

Notary signatures (waived for members) \$5 each

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*Fees effective 11/1/2024. Please refer to Rate Schedule for Savings and Checking Accounts or the Rate Schedule for Certificate Accounts for dividend and interest rate and annual percentage yields. Service fees and charges are subject to change without prior notice. Service fees and charges are not applicable to youth accounts. This Service and Fee Schedule is part of your Membership and Account Agreement. Federally insured by NCUA.*