



## SERVICE FEES AND CHARGES

for Executive Checking Accounts and Miscellaneous Services

### 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 ..... \$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.

### Automated Teller Machines (ATM)

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

Membership Fee ..... \$10.00  
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/mo.  
Dormant Account Fee (no activity on any account for more than one year) ..... \$5/mo.  
Single Service Fee (member has only savings account with an average balance less than \$100.00, is not a primary owner on any other account or sub-account, and is age 19 or older) ..... \$5/mo.  
Undeliverable or incorrect statement address ..... \$5.00  
Foreign Item Fee ..... \$25.00  
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 ..... \$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 \$10 max  
Skip payment request (via eBanking) ..... \$30.00  
Skip payment request (via branch) ..... \$40.00  
Notary signatures (waived for members) ..... \$5 each

Fees effective 2/8/2021. 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.

