

RATE AND FEE SCHEDULE

Fee Schedule

Inactive Checking Account (No Activity for 6 Months, Balance \$250 or Less)	\$10.00
Inactive Membership Account (No Activity for 12 Months, Balance \$100 or Less)	\$10.00
ID Theft Recovery Services	\$2.00
Related Account Fees	
Automatic Overdraft Transfer - Per Occurrence	\$4.00
Honored Overdraft/ Courtesy Pay - Per Presentment	\$30.00*
Non-Sufficient Funds/ Returned Item (Authorized/ Written By Member) - Per Presentment	\$30.00*
Foreign Return Deposited Item (Written to Member) - Per Presentment	\$25.00
Automated Teller Machines (ATM)	
CWCU & CO-OP Network ATMs	Free
All Other ATMs	\$1.50
Checks	
Check Printing	Varies by Style
Official CU Check – Per Check	\$3.00
Debit/ Credit Cards	
VISA Debit/ ATM International Transaction Fee – Originated Outside US	1% of transaction (made in/merchants located in foreign country)
VISA Credit/ Debit Draft Copy	\$12.00
Online Bill Payments	
Non-Sufficient Funds- Per Presentment	\$30.00*
Expedited Payment (Check)	\$25.00
Expedited Payment (ACH)	\$5.00
Miscellaneous Fees	
Collection Fee	Cost + \$15.00
IRA Early Closure Fee (Within 180 Days of Opening)	\$50.00
Subpoena Fee - Per Hour (Minimum One Hour Charge)	\$25.00
Safe Deposit Box Fees	
3" X 5" Annual Rent	\$35.00
5" X 5" Annual Rent	\$45.00
3" X 10" Annual Rent	\$50.00
5" X 10" Annual Rent	\$65.00
Drilling Box	Cost + \$20.00
Key Replacement	\$25.00
Wire Transfers	
Incoming	\$15.00
Outgoing	\$25.00

*Courtesy Pay (Overdraft) and NSF fees are limited to a daily maximum of 5 fees per day per account.