

Schedule of Fees and Charges for Deposit Accounts and Miscellaneous Services



Minimum Account Balances (or minimum to open)

Member Savings (share) account minimum amount to open/maintain	\$25.00
Fee if this account is closed within 180 days of the opening date	\$15.00
Youth Savings (share) account minimum amount to open/maintain	\$5.00
Tomorrow Account minimum to open	\$25.00
Certificate of Deposit minimum to open	\$500.00

Personal Checking

GREAT NORTHWEST checking, monthly fee to maintain account	\$6.95
NORTHWEST FIRST checking, monthly fee to maintain account	no charge
NORTHWEST FREE checking, monthly fee to maintain account	no charge
NORTHWEST PASSAGE checking, monthly fee to maintain account	no charge
NORTHWEST VIP checking, monthly fee to maintain account (charge waived if member is age 62 or above and uses direct deposit)	\$5.00
All checking accounts, minimum amount to open	\$50.00
Microfilm copy of processed item	\$2.50
If microfilm copy is faxed	\$5.00
Account reconciliation, per half hour (or prorated)	\$10.00

Related Checking Fees (personal or business)

Stop payment, per item, per range or sequence (check, ACH or Bill Pay)	\$25.00
Paid or returned overdraft (NSF) fee, per item (check, ACH or Bill Pay)	\$25.00
Overdraft transfer fee, per occurrence	\$3.00
Check orders vary depending on the style and quantity of order	at cost

Other Financial Services

Teller Checks, per day (first check is free), then per check	\$2.00
Check Cashing (if less than \$100 on deposit and no other service, like Loan, Checking, or VISA) for age 18 or older	\$10.00

Automated Teller Machines (ATM)*

Withdrawal/inquiry at Northwest CU/CO-OP Network ATM	no charge
Withdrawal/inquiry at non-Northwest CU/non-CO-OP Network ATM	\$1.50
Deposits or transfers	no charge
New card issuance and annual anniversary date thereafter	\$10.00
Replace lost or stolen card	\$5.00
Replace damaged or non-operative card	no charge
Reissue Personal Identification Number (PIN)	\$5.00
Research of ATM inquiries, per half hour (except in billing errors)	\$5.00
Emergency card issuance	\$50.00

Check Cards

Point of sale use or check card transactions	no charge
NSF/unavailable funds Check Card transaction, per item	\$25.00
New card issuance; biannual card renewal	no charge
Replacement of lost or stolen card	\$5.00
Replace damaged/non-operative card	no charge
Reissue Personal Identification Number (PIN)	\$5.00
Research ATM inquiries, per half hour (except in billing errors)	\$10.00
Emergency card issuance	\$50.00
Copies of charge slips	\$10.00

Wire Transfers and Commercial Money Orders

Commercial money orders (minimum charge, plus Western Union cost)	\$10.00
Direct wire transfers, inside USA (charge is waived if member is Super Investor or Super IRA account holder)	\$20.00
Direct wire transfers, outside USA	\$35.00
Automated Clearing House returned overdraft	\$25.00

Individual Retirement Account

Closing an IRA within 180 days of opening it	\$50.00
Minimum to open IRA Member Savings (share) account	\$250.00

Miscellaneous

Copy of microfilmed statement voucher, per page	\$2.00
Account history	\$2.00
Undeliverable or incorrect address	\$5.00
Foreign Item Fee	\$25.00
Garnishment Processing Fee	\$50.00
Dormant Account Fee (when statements are returned undeliverable and no contact made for one year)	\$5/month
Returned checks on another person's account at other institution	\$6.00
Returned checks on your account at another financial institution	\$25.00
Single Service Fee (when member only has primary savings account with less than \$100 and is age 21 or older)	\$5/month
Stop payment of teller check	\$25.00
Teller transactions in branch/by phone	no charge
Bill Pay service; On-Line Banking; Touch Tone Teller service	no charge
Notary Public	no charge
Phone payment processing fee, per item	\$10.00

Fees effective 8/25/08. 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 Saver Accounts. This Schedule of Fees and Charges is part of your Membership and Account Agreement.

* Surcharge fees assessed by another institution may be charged to your account.