



Northwest
COMMUNITY CREDIT UNION

SCHEDULE OF FEES & CHARGES

for Deposit Accounts and Miscellaneous Services

Personal Checking Monthly Fees

Northwest VIP Checking (free if over age 61 and uses direct deposit)	\$5.00
GREAT NORTHWEST checking	\$6.95

Related Checking Fees (personal or business)

Stop payment, per item, per range or sequence	\$28.00
Paid or returned overdraft (NSF) fee, per item (check, ACH, or Bill Pay)	\$28.00
Overdraft transfer fee, per occurrence	\$3.00

Automated Teller Machines (ATM)*

Withdrawal/inquiry at non-CO-OP network ATM	\$1.50
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

Direct wire transfers, inside USA	\$25.00
Direct wire transfers, outside USA	\$40.00

Miscellaneous

Closing checking or savings within 180 days of opening	\$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 of your accounts for more than one year)	\$5/mo.
Single Service Fee (member only has savings account with less than \$100 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 persons account at another institution	\$10.00
Returned checks on your account at another institution	\$25.00
Phone loan payment using non-NWCU card	\$10.00
Expedited Title Fee	\$15.00
Cashier's checks (first check per day is free)	\$2 per
Declaration of Loss (Cashier's Check)	\$25.00
Check cashing (member only has savings account with less than \$100 and is age 19 or older)	10% of check
Collateral Protection Insurance (processing fee)	\$10 max
	\$50.00

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

Fees effective 6/01/14. 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.

Federally insured by NCUA. 5179-00 11/2013

