

UNITED NORTHWEST FEDERAL CREDIT UNION

*Effective March 1, 2018

Fees & Service Charges

**The following fees may be assessed on your account*

Share / Savings Account Fees

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|---|---------|
| Minimum deposit required to open a share account | \$50.00 |
| Quarterly Maintenance fee (If savings balance falls below required amount within the quarter) | \$1.00 |
| Early close Fee (Accounts open and closed in less than a year) | \$20.00 |
| Account re-open Fee (Accounts closed and re-opened within 3 months) | \$20.00 |
| Negative Balance Fee (Lowering savings account below required amount - per occurrence) | \$5.00 |

ShareDraft / Checking Account Fees

| | |
|---|-------------|
| Monthly Maintenance fee for regular checking (If balance falls below \$200.00 within the month) | \$2.00 |
| <i>***Exempt from fee if statements are received electronically</i> | |
| | <i>Free</i> |
| Money market monthly maintenance fee (If balance falls below \$2,500.00 within the month) | \$5.00 |
| Research or Reconcile Account(s) (per hour with 1 hour minimum) | \$20.00 |
| Monthly Check Images (included with monthly checking statement at your request) per month charge | \$10.00 |
| Check Copy Fee (per check) | \$2.00 |
| Duplicate Statement (If statement is mailed the fee is per page - if picked up in office there is no charge) | \$2.00 |
| Statement on closed account (per month) | \$5.00 |
| Insufficient Funds Fee - If Account is allowed to go overdrawn (at our discretion) - per item | \$25.00 |
| Insufficient Funds Fee on Large Item - per item | \$30.00 |
| Large Item Daily Fee (If large nsf item isnt covered within 3 banking days - charges daily until covered) | \$10.00 |
| ACH and Draft Insufficient Funds Return Fee - per item | \$25.00 |
| <i>*PLEASE NOTE UNWFCU reserves the right to transfer funds from your share account to cover Drafts ACH's & charges</i> | |
| Replacement Debit Card sent via Mail | \$2.00 |
| Replacement Debit Card printed in office | \$6.00 |
| Temporary Check Fee (per sheet - 4 checks per sheet) First 2 sheets free with new account | \$2.00 |

General Fees

| | |
|--|---------|
| Dormant Account Fee (Account inactive with no contact from member for 4 years) - Charged Monthly | \$10.00 |
| Deposited/Cashed Check returned to member unpaid | \$10.00 |
| Check Cashing Fee (Non member cashing a check through a member account) per check | \$10.00 |
| Stop Pay Fee (Check or ACH) | \$15.00 |
| Collection Fee (Any item sent to attorneys for Collection) | \$5.00 |
| Garnishment/Levy Fee | \$15.00 |
| Mail returned to CU with Post Office Change of Address (per envelope) | \$1.50 |
| Loan Payment Return Fee (Any payment applied via Check or ACH that is returned to CU unpaid) | \$25.00 |
| Re-Adding Joint Owner or Authorized Signer to personal account | \$20.00 |

*****Please see Reverse Side for Other Service Charges/Fee Section of Disclosure*****

Other Service Charges/Fees (Must have an active account in good standing)

| | |
|---|---------|
| Money Orders | \$2.00 |
| Cashier's Checks | \$3.00 |
| CU Check from members account made payable to a third party | \$2.00 |
| Gift Card Activation Fee | \$2.50 |
| Travel Card Activation Fee | \$6.00 |
| Everyday Spend Card Activation Fee (personalized pre-paid card) | \$6.00 |
| Online Bill Pay Fee (per month) | \$2.00 |
| Fax - incoming or outgoing (per page) | \$1.00 |
| Wire Transfer Fee (To wire money to another institution) | \$15.00 |
| Incoming Wire Fee (To receive a wire from another institution) | \$5.00 |
| Credit Union to Credit Union Transfer | \$5.00 |
| ACH Origination Set-up Fee (Electronic transfer between institutions - one time occurrence) | \$5.00 |
| ACH Origination Fee (Recurring electronic transfer between institutions - per occurrence fee) | \$1.00 |
| <i>***Loan Payments that are set up as an ACH Origination are exempt from Fee!***</i> | Free |
| Member Coin Rolling Fee (Percentage of total amount rolled) | 3% |
| Non Member Coin Rolling Fee (percentage of total amount rolled) | 10% |
| Telephone Inquiries | Free |
| Direct Deposit | Free |
| Notary Service for Members | Free |