

UNITED NORTHWEST FEDERAL CREDIT UNION

*Effective August 1, 2020

Fees & Service Charges

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

Share Account Fees

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

Share Draft Account Fees

Share Draft monthly maintenance fee (If balance falls below \$200.00 within the month)**	\$2.00
<i>**Exempt from fee if statements are received electronically</i>	<i>Free</i>
Now Account 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)	\$25.00
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 - otherwise the fee is per month)	\$3.00
Statement on closed account (per month)	\$5.00
Insufficient Funds Fee - If Account is allowed to go overdrawn (at our discretion) - per presentment [^]	\$30.00
*After 5 consecutive delinquent banking days 5\$ fee charged per day	\$5.00
ACH and Draft Insufficient Funds Return Fee - per presentment	\$30.00
<i>*PLEASE NOTE UNWFCU reserves the right to transfer funds from your share account to cover Drafts ACH's & charges</i>	
Replacement Debit Card	\$5.00
Instant Issue Replacement Debit Card (printed in office)	\$10.00
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)	\$20.00
Collection Fee (Any item sent to attorneys for Collection)	\$15.00
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 - per presentment)	\$30.00
Re-Adding Joint Owner or Authorized Signer to personal account	\$20.00
Remote Deposit Rejection Fee (At our discretion) - per rejection	\$2.00

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	\$3.00
Cashier's Checks	\$5.00
Teller Check from members account made payable to a third party	\$3.00
Gift Card Activation Fee	\$4.00
Travel Card Activation Fee	\$10.00
Everyday Spend Card Activation Fee (personalized pre-paid card)	\$10.00
Online Bill Pay Fee (per month)	\$2.00
Online Bill Pay Revocation Fee (Services cancelled by CU due to abuse/misuse)	\$5.00
Fax - incoming or outgoing (per page)	\$1.00
Wire Transfer Fee (To wire money to another institution)	\$20.00
Incoming Wire Fee (To receive a wire from another institution)	\$10.00
Credit Union to Credit Union Transfer	\$10.00
Same day ACH Origination Fee (Origination sent and received on same business day)	\$8.00
CU Initiated ACH Origination Set-up Fee (Set-up by Credit Union - one time origination)	\$5.00
CU Initiated ACH Origination Fee (Set-up by Credit Union - per origination fee)	\$1.00
Online Banking ACH Origination Set-up Fee (Set-up by member via Mobicint - one time origination)	\$3.00
Online Banking ACH Origination Transaction Fee (Set-up by member via Mobicint- per origination)	\$0.50
<i>*ALL Loan Payments that are set up as an ACH Origination are exempt from Set-up and Transaction Fees!***</i>	Free
Ach Rejection/Return Fee (ACH we originate is returned unpaid) per presentment	\$5.00
Member Coin Rolling Fee (Percentage of total amount rolled)	3%
Non Member Coin Rolling Fee (percentage of total amount rolled)	10%
Annual Rent for Small (4.75" X 4.75" X 21") Safe Deposit Box	\$12.00
Annual Rent for Medium (9.75" X 4.5" X 21") Safe Deposit Box	\$18.00
Annual Rent for Large (10" X 9.5" X 21") Safe Deposit Box	\$36.00
Lock Replacement Fee (If a key to a Safe Deposit Box is lost and the locks need replaced)	\$75.00
Lock Drilling Fee (If both keys to a Safe Deposit Box are lost and the lock needs drilled)	\$250.00
Telephone Inquiries	Free
Direct Deposit	Free
Notary Service for Members	Free

^{PLEASE NOTE: PER PRESENTMENT MEANS FOR EACH TIME A CHECK, ACH, OR DEBIT TRANSFER (AND ANY OTHER TYPE OF ITEM) IS PRESENTED OR PAYMENT IS OTHERWISE REQUESTED}