

Account Services

Membership Fee (due at account opening)	\$5
History Printout	\$1/page
Statement Copies	\$2 each
Photocopy - Corporate/Member Check	\$2 each
Transaction Research	\$35/hour, copies \$2 each
Non-Sufficient Funds (NSF)	\$30/occurrence
Inactive Membership (12 mos. inactivity)	\$10/month
Nondeliverable Mail	\$10/occurrence
NSF Item Returned	\$30/item
NSF Member Deposit/Loan Payment	\$30/item
Stop Payment - Draft, ACH, NSF Draft, Bill Pay, Corporate Check (if allowed)	\$30 each
Legal Process/Levy, etc.	\$45/occurrence
Notary Service	No Fee
FedEx/UPS, etc	\$50/item
Courtesy Pay ¹	
Item \$5 or less	No Fee
Item over \$5	\$30/item

Savings Accounts

Monthly Fee	
Enrolled in eStatements	No Fee
Not enrolled in eStatements	\$2/month

Checking Accounts

Monthly Fee	
Flex Checking	No Fee
Viva Checking	\$5/month
Check Ordering	At cost
Temporary Checks (after 12 free)	\$8/sheet

ATMs/Debit Cards

Debit Card Replacement	\$10/occurrence
PIN Replacement	\$5/occurrence
Debit/PIN Rush Request	\$40/occurrence
Mis-Keyed ATM Deposit	\$10/occurrence
Point West ATM Transaction	No Fee
CO-OP ATM Transaction	No Fee

Credit Cards

See Visa Credit Cards Rates & Fees Schedule for complete fee details

PIN Replacement	\$10/occurrence
Card Replacement	\$10/occurrence
Copy Sales Draft	\$10 each
Stop Payment - Convenience Check	\$30 each

Loans

Late Fee (excludes Visa Credit Card)	\$25
Reconveyance Fee	
Oregon	\$200/occurrence
Washington	\$675/occurrence
Skip-a-Payment	\$25/occurrence
Private Party Vehicle Processing (DMV, etc.) ..	\$150/vehicle

Transactions

Pay by Phone	
Transaction \$2,000 or less	\$15 each
Transaction over \$2,000	3% of transaction
Outgoing Wire	
Domestic	\$20 each
Foreign	\$50 each
Incoming Wire	\$10 each
Returned Wire	\$35 each
Money Orders (\$2,000 max. each)	\$2.50 each
Corporate Checks	\$5 each
Item Sent for Collection	\$10 each + pass through costs
US Savings Bonds Redemption	\$1 each / \$5 min.
Visa Gift Card (Non-Reloadable)	\$5/card

Check Cashing

Pre-Printed Checks (Payroll, Government, etc.) ²	
Average Daily Balance \$500+	No Fee
Average Daily Balance <\$500	\$5/item
Personal Checks ³	greater of 10% or \$10/item
Non-Member Check Cashing ⁴	Lesser of 1% or \$10

¹Applies only to Flex Checking accounts. See Overdraft Plans & Courtesy Pay Disclosure for complete details. ²Must be a member in good standing and been a member for 180+ days. Limited to pre-printed checks and other checks approved by Point West. Excludes personal checks, starter checks and third party checks. Maximum check amount is \$5,000. Average daily balance is calculated as the combined average daily balance of a member's share, checking and/or other Point West deposit accounts. ³Requires manager approval. Must be a member in good standing and been a member for 180+ days. Additional restrictions may apply. Maximum check amount is \$1,500. ⁴Applies only to checks drawn on a Point West Credit Union account that are cashed at a Point West branch by a non-member.