

## 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 <sup>1</sup>	
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.) <sup>2</sup>	
Average Daily Balance \$500+ .....	No Fee
Average Daily Balance <\$500 .....	\$5/item
Personal Checks <sup>3</sup> .....	greater of 10% or \$10/item
Non-Member Check Cashing <sup>4</sup> .....	Lesser of 1% or \$10

<sup>1</sup>Applies only to Flex Checking accounts. See Overdraft Plans & Courtesy Pay Disclosure for complete details. <sup>2</sup>Must 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. <sup>3</sup>Requires 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. <sup>4</sup>Applies only to checks drawn on a Point West Credit Union account that are cashed at a Point West branch by a non-member.