

Account Services

Membership Fee (due at account opening)	\$5
History Printout	\$2/page
Statement Copies	\$2/page
Photocopy - Member Check	\$2 each
Photocopy - Corporate Check	\$5 each
Transaction Research	\$25/hour, copies \$2/page
Non-Sufficient Funds (NSF)	\$30/occurrence
Early Account Closure (first 180 days)	\$10
Inactive Account (12 mos. inactivity)	\$10/month
Nondeliverable Mail	\$10/occurrence
Overdraft Transfer	\$5/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	\$30/item
Courtesy Pay	
Item \$5 or less	No Fee
Item over \$5	\$30/occurrence

Savings Accounts

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

Checking Accounts

Monthly Fee	
Standard, Bonus & Eco Checking	No Fee
Fresh Start Checking	\$10/month
Check Printing	At cost
Temporary Checks (after 12 free)	\$8/sheet
Online Bill Pay (90 days inactivity)	\$10/month

ATM/Debit Cards

ATM/Debit Card Replacement	\$10/occurrence
PIN Replacement	\$5/occurrence
ATM/Debit/PIN Rush Request	\$40/occurrence
Mis-Keyed ATM Deposit	\$10/occurrence
Point West ATM Machine	No Fee
CO-OP ATM Transaction	5 free/month, \$1 each add.
Non-CO-OP ATM Transaction	\$1 each

Visa Credit Cards

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

Blocked Card Pick-up	\$65/occurrence
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	\$200/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	\$15 each
Foreign	\$45 each
Incoming Wire.....	\$10 each
Returned Wire Fee	\$30 each
Western Union Fee	
Domestic any amount	\$25 each
Money Orders (\$1,000 max. each)	\$2 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 (Payroll, Government, Insurance, etc.) ¹	
Average Daily Balance \$500+	No Fee
Average Daily Balance <\$500	\$5/item
Check Cashing (Personal) ²	greater of 10% or \$10

¹Must 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 Credit Union. Excludes personal checks, starter checks and third party checks. Maximum check amount processed 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 Credit Union deposit accounts. For non-Point West Credit Union members, available only on checks written from a Point West Credit Union account.

²Requires manager approval and only approved on a case-by-case basis. Must be a member in good standing and been a member for 180+ days. Additional restrictions may apply. Maximum check amount processed is \$1,500.