

## 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
Inactive Membership (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/item

## 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
Everyday Checking .....	\$5/month
Check Printing .....	At cost
Temporary Checks (after 12 free) .....	\$8/sheet

## 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 Transaction .....	No Fee
CO-OP ATM Transaction .....	No Fee

## 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 .....	\$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.) <sup>1</sup>	
Average Daily Balance \$500+ .....	No Fee
Average Daily Balance <\$500 .....	\$5/item
Check Cashing (Personal) <sup>2</sup> .....	greater of 10% or \$10

<sup>1</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 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.

<sup>2</sup>Requires 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.