

Account Services

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|---------------------------------------------------------------------------------------|----------------------------|
| 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

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

Checking Accounts

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|----------------------------------------|-----------|
| Monthly Fee | |
| Flex Checking | No Fee |
| Fresh Start Checking | \$5/month |
| Check Printing | At cost |
| Temporary Checks (after 12 free) | \$8/sheet |

ATM/Debit Cards

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|----------------------------------|-----------------|
| 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

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|----------------------------------------|-----------------|
| 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

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|-------------------------------------------------|------------------|
| 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

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|----------------------------------------|--------------------------------|
| 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

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|-----------------------------------------------------------------|------------------------|
| 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.