



Products & Services			
Savings Accounts		VISA Credit Card	
Christmas Club		Annual Fee	Free
- Early Withdrawal Fee	\$10	Card Replacement	\$5
- Early Closure – Fee plus loss of all dividends	\$10	Copies of Sales Draft	
Inactive Account Fee – Monthly Fee	\$10	- Copy	\$6
Teller Withdrawals – From Savings 6 per Month	\$1 Thereafter	- Original	\$10
Checking Accounts		PIN Replacement	\$5
Basic NWPCU Checking Account	Free	Re-Instatement	\$35
Welcome Pack of Checks	Free	Late Payment Fee	
Retirees 55+ Basic Checks – 1 Box per Year	Free	- Over 10 Days Delinquent	\$25
Stop Payment Requests – Per Request	\$35	Returned Check Charge – If any payment made by a check drawn on another financial institution is returned unpaid.	\$35
Copies of Checks	\$3	Lending	
Non-Sufficient Funds Check	\$35	Skip Payment	\$35
Overdraft Transfer from Savings	\$5	Subordination Fee	\$150
Temporary Checks – 3 Checks	\$2	Real Estate Pay Off Quote	\$30
Statement Reconciliation Assistance- Per hour	\$30	Changing Collateral Fee	\$15
ATM/Debit Card		Non-Sufficient Funds Item – when a payment is made with a check drawn on another financial institution and it is returned unpaid.	\$35
Replacing Card	\$5	Non-Sufficient Funds Item on HELOC – If any payment is made with a check drawn on another financial institution is returned unpaid.	\$35
Changing PIN	\$5	Late Payment Fee – a charge of 20% of interest due on accounts over 10-day delinquent, with a minimum charge of \$10.	20% with a minimum charge of \$10
Re-Instatement	\$35	Real Estate Late Payment Fee – a charge of 5% of past due payment over 15-days late.	5% of Past Due
Non-Sufficient Funds Reoccurring Debit	\$35	Loan Cancellation Fee	\$15
IRAs			
Annual Fee – Traditional, Roth or Education	\$10		
IRA Transfer-Out Fee	\$25		





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Miscellaneous			
Account Closure – Prior to 90 Days	\$20	Signature Guarantee – Per Guarantee	\$20
Copies – Statements, Checks, Deposit or Withdrawal Slips	\$3 ea. item	Notary Service	Free
Stop Payment on NWPCU Check	\$35	Non-Sufficient Funds ACH Item	\$35
Stop Payment for ACH Debits	\$35	Inactive Account Locator Fee	\$50
Return Statement Fee – Statements Returned undeliverable – Per Month	\$10	Check Cashing Non-Member	\$7
Legal Process – Garnishment, Tax Levy, etc. Each Action	\$50	Replacement of Member Check with a Teller Check for a Non-Member	\$10
Business/DBA Account – Monthly Maintenance Fee	\$10	Mobile Banking	Free
Special Research – Per Hour	\$30	Bill Pay	Free
Closing/Re-opening Account Under a New Number – \$10 per Type – Maximum \$50	\$10 per Type	Bill Pay NSF	\$35
Teller/Credit Union Check – 3 Free Per Month	\$5 ea. Thereafter	Convenience Fee – Pay by Phone	
VISA Gift Card	\$5	- Up to \$500	\$15
- 1-time load of \$10 to \$1,000		- Over \$500	3% of Transaction
Quick Teller (Automated Phone System)	Free	Fax or Photo Copy – Per page	\$.25
Wire Transfer		Verification of Deposit Requests	\$5
- To Domestic Bank	\$20		
- To Foreign Banks	\$50		
- From Domestic	\$10		
- Wire Tracer	At Cost		
Western Union Transfers	\$25		
Return Check Charges:			
- Written to Member	\$15		
- Members check drawn on another financial institution	\$35		
Collection Item:			
- Foreign	\$25		
- Collection	\$20		
- Foreign Items over \$10,000	\$50		

