

# Fees

## TRANSACTION FEES

<b>Check Cashing Fee</b> waived if member has an active loan with an out-standing balance, \$100 average balance over past three months, or a term share certificate	\$10 or %1 of check amount, whichever is greater
<b>Money Order</b>	\$2 per money order
<b>Incoming Wire to Member Account</b>	Free
<b>Outgoing Domestic Wire</b>	\$20
<b>Outgoing International Wire</b>	\$35 plus Correspondent Bank Fees
<b>ACH Returned Originated Item</b>	\$10
<b>Skip-a-Pay</b> loan extension available upon approval	\$45 per extension
<b>Non-Sufficient Funds</b> per item returned	\$25
<b>Courtesy Pay</b> per item paid	\$25
<b>Overdraft Paid Fee</b> per item paid	\$25
<b>Return Deposit Item (RDI)</b>	\$10
<b>Stop Payments</b>	\$25 per item
<b>Share or Draft Automatic Transfer</b> free Online and Telephone banking transfers	\$2 per transfer
<b>Line of Credit Automatic Transfer</b> free Online and Telephone banking transfers	\$4 per transfer
<b>Canadian Items</b> additional foreign exchange rate applies	\$5 per item
<b>Other Foreign Items</b> additional foreign exchange rate applies	\$10 per item
<b>Bond Coupons, Drafts, etc.</b> receiving bank fees may apply	\$10 per item

## CARD FEES

<b>ATM Transaction</b> CO-OP Network ATMs are Free	\$2 per transaction
<b>Gift Cards</b> non-reloadable, other fees may apply	\$4 per card
<b>Travel Cards</b> reloadable for 12 months, other fees may apply	\$10 per card
<b>Prepaid Debit</b> reloadable for 30 months, other fees may apply	\$10 per card
<b>Card Replacement</b>	\$10 per card

## SAFE DEPOSIT BOXES FEES

<b>Annual Box Rental</b> fee dependent on size	\$20 to \$60
<b>One Lost Key</b>	\$10
<b>Two Lost Keys</b> plus locksmith fees	\$25

## ACCOUNT FEES

<b>Inactive Accounts</b> no transactions on account for 12 months	\$5 per month
<b>IRA &amp; HSA Accounts</b>	\$25 termination fee
<b>Personal Check Orders</b>	varies by check style
<b>Legal Service</b> levy, garnishment, etc	\$25 per transaction
<b>Copies and Printed Material</b>	\$2 per page
<b>Reconciliation and Research</b> minimum one hour charge	\$30 per hour
<b>Temporary Checks</b> upon approval	4 checks for \$2
<b>Corporate/Cashier Checks</b>	\$5 per check
<b>Mailed Statements</b> eStatements are free	\$5 per month
<b>Return Mail</b> when mail is returned and we do not have current address on record	\$5 per return
<b>Bill Pay</b> free with select draft accounts	\$5 per month

## DEPOSIT BAGS

<b>Zippered Bag</b>	\$10
<b>Locking Bag</b>	\$45

## CASH HANDLING FEES

<b>Rolled Coin</b>	\$0.10 per roll
<b>Strapped Cash</b>	\$1 per strap

**We work hard to present fair and reasonable fees to our members. We attempt to offer alternatives wherever we can to give you an option to avoid fees. And we encourage you to manage your funds to ensure your accounts have sufficient balances to cover your payments.**

**Please consider utilizing our electronic services that reduce costs, for example eStatements.**

To learn more about fee changes, funds availability, check holds and other policies please visit [clearwatercreditunion.org](http://clearwatercreditunion.org).



Federally Insured by NCUA.

05/2021