

Fees

TRANSACTION FEES	
Check Cashing Fee 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
Money Order	\$2 per money order
Incoming Wire to Member Account	Free
Outgoing Domestic Wire	\$20
Outgoing International Wire	\$35 plus Correspondent Bank Fees
ACH Returned Originated Item	\$10
Skip-a-Pay loan extension available upon approval	\$45 per extension
Non-Sufficient Funds per item returned	\$25
Courtesy Pay per item paid	\$25
Overdraft Paid Fee per item paid	\$25
Return Deposit Item (RDI)	\$10
Stop Payments	\$25 per item
Share or Draft Automatic Transfer free Online and Telephone banking transfers	\$2 per transfer
Line of Credit Automatic Transfer free Online and Telephone banking transfers	\$4 per transfer
Canadian Items additional foreign exchange rate applies	\$5 per item
Other Foreign Items additional foreign exchange rate applies	\$10 per item
Bond Coupons, Drafts, etc. receiving bank fees may apply	\$10 per item

CARD FEES	
ATM Transaction CO-OP Network ATMs are Free	\$2 per transaction
Gift Cards non-reloadable, other fees may apply	\$4 per card
Travel Cards reloadable for 12 months, other fees may apply	\$10 per card
Prepaid Debit reloadable for 30 months, other fees may apply	\$10 per card
Card Replacement	\$10 per card
Foreign Transaction Fee Fee set by Mastercard & VISA	1% of the transaction conducted

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

SAFE DEPOSIT BOXES FEES	
Annual Box Rental fee dependent on size	\$20 to \$60
One Lost Key	\$10
Two Lost Keys plus locksmith fees	\$25

DEPOSIT BAGS	
Zippered Bag	\$10
Locking Bag	\$45

CASH HANDLING FEES	
Rolled Coin	\$0.10 per roll
Strapped Cash	\$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.

