

# Fees

TRANSACTION FEES	
<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>Skip-a-Pay</b> loan extension available upon approval	\$45 per extension
<b>Non-Sufficient Funds</b> per item returned	\$10
<b>Courtesy Pay</b> per item paid	\$10
<b>Overdraft Paid Fee</b> per item paid	\$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	\$2 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

CARD FEES	
<b>ATM Transaction</b> Clearwater and CO-OP Network ATMs are Free	\$2 per transaction
<b>Gift Cards</b> non-reloadable, other fees may apply	\$4 per card
<b>Visa 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>Foreign Transaction Fee</b> Fee set by Mastercard & Visa	1% of the transaction conducted

ACCOUNT FEES	
<b>Inactive Accounts</b> no transactions on account for 12 months	\$5 per month
<b>Personal Check Orders</b>	varies by check style
<b>Legal Service</b> levy, garnishment, etc	\$25 per transaction
<b>Reconciliation and Research</b> minimum one hour charge	\$30 per hour
<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>SmartSpend Checking Account</b> Monthly activity fee	\$5 per month

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

**We work hard to present fair and reasonable fees to you. 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).

