

# Fees as of August 26, 2025

## 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 phone 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 & 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 Card</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 total

## ACCOUNT FEES

<b>Inactive Accounts</b> no account transactions for 12 months	\$5 monthly
<b>Personal Check Orders</b>	varies by style
<b>Legal Service</b> levy, garnishment, etc	\$25 per transaction
<b>Reconciliation and Research</b> minimum one hour charge	\$30 hourly
<b>Corporate/Cashier Checks</b>	\$5 per check
<b>Mailed Statements</b> eStatements are free	\$5 monthly
<b>Return Mail</b> when mail is returned and we do not have a current address on record	\$5 per return
<b>SmartSpend Checking Account</b> Monthly activity fee	\$5 per month
<b>Autobooks for Business</b>	\$10 per month

## SAFE DEPOSIT BOXES FEES

<b>Box Rental</b> depending on size	\$20 - \$60 Annually
<b>One Lost Key</b>	\$10
<b>Two Lost Keys</b> plus locksmith fees	\$25

## BUSINESS DIGITAL BANKING FEES

<b>Nonprofit Organizations</b>	All packages free
<b>Small Business Package</b>	Free
<b>Standard Business Package</b>	\$10 monthly
<b>Commercial Business Package</b>	\$30 monthly
<b>Enterprise Business Package</b>	\$50 monthly

We work hard to present you fair and reasonable fees, and we offer alternative options wherever we can to help you avoid fees. 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](https://clearwatercreditunion.org).