



BUSINESS FEE SCHEDULE

Fees Current as of 1/1/2019

BUSINESS SAVINGS ACCOUNT FEES	
Low Balance Fee (balance of less than \$5 for more than 6 months)	\$5.00
Closure (within 3 months of opening)	\$5.00

BUSINESS CHECKING ACCOUNT FEES	
Minimum Daily Balance - \$100.00	
Below Minimum Daily Balance Fee (If falls below minimum daily balance)	\$10.00 per month
Paper Statements	\$5.00 per month

REPLACEMENT CARDS	
ATM/Debit/Credit Cards	\$10.00 per card
4-Day Card Replacement	\$35.00 per card
1-Day Domestic Card Replacement	\$95.00 per card
2-Day International Card Replacement	\$125.00 per card

ATM USAGE FEES	
Credit Union West ATMs	No Charge
Non-Credit Union West ATMs	First 5 per month at no charge; \$2.00 per transaction thereafter

WIRE TRANSFER FEES	
United States of America	\$20.00

SAFE DEPOSIT BOX FEES	
Safety Deposit Box: 3 X 5	\$35.00 per year
5 X 5	\$45.00 per year
3 X 10	\$55.00 per year
5 X 10	\$65.00 per year
10 X 10	\$100.00 per year
Drilling and lock replacement fees vary and fees will be charged based on actual cost incurred.	

MISCELLANEOUS FEES	
Account History Printout	\$1.00 per page
Account Close/Reopen	\$5.00
Bad Address	\$5.00 per month
Check Copies	\$2.00
Check Printing	Varies by style
Checks (Temporary)	\$1.00 per 4
Checkbook Balancing/Account Research	\$20.00 per hour
Escheat Fee Closure of Dormant Account	up to \$100.00
Collection Item	Cost
Inactive Account (inactivity for 12 months)	\$10.00 per month
Garnishment	\$50.00 per occurrence
Notary Service	\$0.00 (Members) \$10.00 (Non-Members)
Payment Extension Agreement	
• Payment: \$1.00 - \$399.99	\$25.00
• Payment: \$400.00 and above	\$40.00
Non-Sufficient Fund Fees	
• Draft/ACH Paid NSF Fee	\$35.00
• Paid NSF POS Fee	\$35.00
• Draft/ACH Fee	\$35.00
• Overdraft Transfer Fee (from deposit accounts)	\$35.00 per occurrence
Official Check	\$3.00
Real Estate Payoff Statement	\$30.00
Representative Loan Payment (Using another Financial Institution)	\$15.00
Returned Deposit Item – Member Originated (RETC & Fee)	\$35.00
Returned Deposit Item – 3rd Party Originated	\$18.00
Statement Copy – Each (Research Fees may apply)	\$3.00 each
Stop Payment – Checks/ACH Revoke/Recurring Card Transactions	\$30.00 each

Fees are subject to review and change by the Board of Directors at any time. Please call us or visit our website for the most up-to-date information.

