



# CONSUMER FEE SCHEDULE

Fees effective 4/1/2026

SAVINGS ACCOUNT FEES	
Early Closure <i>(within 3 months of opening)</i>	\$5.00
Low Balance <i>(balance of less than \$5 for more than 6 months)</i>	\$5.00

CHECKING ACCOUNT FEES	
Heritage High-Yield Checking™ and Loyalty Rewards Checking™	Fee-free checking accounts
Paper Statement	\$2.00 per statement
Fresh Start Checking	\$10.00 per month

OVERDRAFT COVERAGE FEES	
<ul style="list-style-type: none"> <li>• ODP Fee</li> <li>• Unpaid NSF</li> <li>• Overdraft Transfer Fee <i>(from share account)</i></li> </ul>	\$25.00 per occurrence No Charge No Charge

ATM/DEBIT CARD USAGE FEES	
ATM/Debit/Credit Card Replacement	\$10.00 per card
4-Day Card Replacement	\$35.00 per card
Cross Border Assessment Fees (ICA)	Up to 2.00% <sup>1</sup>
Currency Conversion Assessment Fees (CCA)	Up to 1.00% <sup>1</sup>
Credit Union West and Allpoint ATMs	No charge <sup>1</sup>
All Other ATMs <i>(Balance Inquiry, and/or Transfer)</i>	\$2.00 per transaction

SAFE DEPOSIT BOX FEES	
Safe 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
Keys <i>(Fully refundable upon returning both keys)</i>	\$10.00
Drilling and lock replacement fees vary and fees will be charged based on actual cost incurred.	

SKIP-A-PAY <sup>2</sup> /PAYMENT EXTENSION FEES	
For Loan Payments up to \$399	\$30.00
For Loan Payments \$400-\$599	\$45.00
For Loan Payments \$600 and above	\$60.00

MISCELLANEOUS FEES	
Account History Printout	\$1.00 per page
Account Close/Reopen	\$20.00
Bad Address	\$5.00 per month
Check Copies	\$2.00 per item
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 <i>(inactivity for 12 months)</i>	\$10.00 per month
IRA Transfer Fee (Outgoing Funds Only)	\$20.00
Garnishments and Levy	\$100.00 per occurrence
Non Member (On-Us) Check Cashing Fee	\$5.00
Notary Service	\$0.00 (Members) \$10.00 (Non-Members)
Official Check	\$5.00
Outgoing Domestic Wire	\$25.00
Real Estate Payoff Statement	\$30.00
Representative Loan Payment <i>(Using another Financial Institution)</i>	\$15.00
Returned Deposit Item –	
• 3rd Party Originated	\$25.00
• Member Originated (RETC & Fee)	\$35.00
Subordination Fee	\$250.00
Statement Copy – Each <i>(Research Fees may apply)</i>	\$3.00
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.

<sup>1</sup>International transactions may be subject to a foreign currency conversion fee. Fees assessed are determined by card processors. Refer to Membership Account Agreement for further details.

<sup>2</sup>A skip a payment fee will be processed per the Skip-a-Payment agreement, for each skipped payment request. For program details, please visit [cuwest.org/skip](http://cuwest.org/skip). Program subject to change at any time.

