

PACIFIC NW FEDERAL CREDIT UNION SERVICE CHARGES
 effective date: February 1, 2010



PLASTIC CARD REPLACEMENT	DELIVERY TIME	
PIN reissue	7-10 day turnaround	\$ 3.00
Card only	7-10 day turnaround	\$ 10.00
Card and pin	7-10 day turnaround	\$ 13.00
NO CHARGE TO MEMBER FOR REGULAR ORDERS IF CARD(S) STOLEN AND POLICE REPORT FILED		
PLASTIC CARD REPLACEMENT SPECIAL ORDERS		
Card only	2 day delivery	\$ 27.00
Card and pin	2 day delivery	\$ 37.00
Card and pin	next day delivery	\$ 65.50
Card only	next day delivery	\$ 55.50
Additional charge for Saturday Delivery		\$ 12.50
Additional charge for delivery of plastic to international destination		\$ 75.00
ATM FEES (per transaction)		
ATM withdrawals & balance inquiries on non-PNWFCU machines (E-Checking and E-Checking plus accounts have no fees assessed by PNWFCU)		\$ 0.50
All members may be assessed a surcharge by the ATM proprietor when they use a non-PNWFCU ATM.		
CHECKS		
Counter checks / per 12 (no charge with new checking account)		\$ 2.50
Cashiers check payable to 3rd party / per item		\$ 3.00
Travelers Checks Single Signature / per \$100 (No charge for Privilege Plus Members)		\$ 0.15
Travelers Checks (2) line / per \$100		\$ 0.60
Member Check Printing Charges depend on style selected		
STOP PAYMENTS		
Check / loan check / ACH / per stop		\$ 20.00
Corporate check / per item		\$ 20.00
REQUEST FOR COPIES		
Corporate check / per item		\$ 3.00
Member check / per item		\$ 2.00
Visa draft / per item		\$ 6.50
Additional copy of member account statements / per month		\$ 2.00
Member deposited item / per item		\$ 5.00
BILL PAYER CHARGES		
E-Checking and E-Checking Plus members		n/c
Basic Checking, Checking Plus and CheckRight members / per month		\$ 4.95
NOTE: inactive accounts deleted after 60 days.		
OVERDRAFT FEES		
Check / loan check / per item		\$ 30.00
ACH / per item		\$ 30.00
Visa Debit / per item		\$ 30.00
Held Funds / per item		\$ 30.00
Deposit returned unpaid / per item		\$ 20.00
Personal deposit returned unpaid / per item		\$ 20.00
MISCELLANEOUS		
Privilege Plus Membership per year		\$ 8.00
Account reconciliation / Account research / per hour charge		\$ 15.00
Low Balance monthly service fee (Checking Plus and E-Checking Plus if average balance drops below \$500)		\$ 5.00
Check cashing charge / per check (no charge if primary checking or savings account with \$100 average balance and no fee for Edge or Kids Accounts)		\$ 10.00
Check clearing fee (E-Checking & E-Checking Plus) per check per month for 11 or more checks		\$ 0.25
Commercial Money Order / USA / per item		\$ 21.00
Commercial Money Order / Int'l / per item		\$ 85.00
Dormant Account Fee (monthly) (Members must be over age 18, savings account only, no activity for 12 months or more and balance at or below \$500)		\$ 10.00
Express mail overnight / per item		\$ 20.00
Express mail weekend / per item		\$ 35.00
IRA transfer fee / per transfer		\$ 10.00
Garnishment / Legal - per action		\$ 35.00
Money Order / per item		\$ 1.50
Wire transfer / per item		\$ 12.00
Wire transfer / international / per item		\$ 30.00
Wire transfer / incoming / per item		\$ 8.00
International Drafts - Ask us for current fees		
Other-institution credit card / ACH collection payment		\$15 / \$10
Loan Extension - per loan		\$ 25.00