

**PACIFIC NW FEDERAL CREDIT UNION SERVICE CHARGES**  
 effective date: April 1, 2018



<b>PLASTIC CARD REPLACEMENT</b>	<b>DELIVERY TIME</b>	
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
<b>NO CHARGE TO MEMBER FOR REGULAR ORDERS IF CARD(S) STOLEN AND POLICE REPORT FILED</b>		
<i>Additional charge applies for international destinations and for rushed delivery - please inquire for current fee</i>		
<b>ATM FEES (per transaction)</b>		
ATM withdrawals & balance inquiries on non-PNWFCU or non-CO-OP machines (E-Checking and E-Checking plus accounts have no fees assessed by PNWFCU)		\$1.50
All members may be assessed a surcharge by the ATM proprietor when they use a non-PNWFCU ATM.		
<b>CHECKS</b>		
Counter checks / per 12 (no charge with new checking account)		\$2.50
Cashier's check payable to 3rd party / per item		\$4.00
Member Check Printing Charges depend on style selected		
<b>STOP PAYMENTS</b>		
Check / ACH / per stop		\$25.00
Cashier's check / per item		\$25.00
<b>REQUEST FOR COPIES</b>		
Cashier's 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		\$3.00
Member deposited item / per item		\$5.00
<b>BILL PAYER CHARGES</b>		
E-Checking and E-Checking Plus members		n/c
Basic Checking and Checking Plus members / per month		\$4.95
Bill Pay NSF Fee		\$30.00
Bill Pay Stop Payment		\$30.00
<b>OVERDRAFT FEES</b>		
Overdraft transfer fee from deposit account		\$2.00
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
<b>WIRES</b>		
Domestic wire - incoming		\$8.00
Domestic wire - outgoing		\$20.00
International wire - incoming		\$20.00
International wire - outgoing		\$40.00
<b>MISCELLANEOUS</b>		
Privilege Plus Membership per year		\$8.00
Account reconciliation / Account research / per hour charge		\$25.00
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 member has primary checking or a loan, 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
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		\$75.00
Collateral Protection processing (per occurrence)		\$25.00
Bad address / returned mail (per month)		\$5.00
Account closed within 0-3 months of opening		\$5.00
Pay-By-Phone Fee		\$15.00
Loan Extension - per loan		\$25.00