

## Share Savings Account Membership

Minimum Balance: \$5.00

## Share Draft (Checking)

Check Cashing/Withdrawal Fee	\$2.00
Check Cashing Fee (Non-Member)	\$5.00*
Check Orders	Price Set by Printer
First Set of Starter Checks	Complimentary
Share Draft Copies-per item	\$3.00**
Business Checking	\$5.00/month
Electronic NSF-per item	\$25.00
NSF Checks/Debit Card-per item	\$25.00
Check Stop Payments	\$25.00**
Automatic Overdraft from Share	\$2.00
Online Bill Payment	Free

## Other Service Fees

Replacement Credit or Debit Card	\$5.00
Account Reconciliation-per hour	\$30.00
Account Research-per hour	\$30.00
Early Account Closing-within 6 months	\$25.00
Telephone Transfer Fee	\$2.00
Address Change (if not notified by member)	\$5.00
Cashiers Check	\$3.00
Deposit Verification	\$5.00
Escheatment, up to	\$25.00
Inactive Account-per month	\$25.00
IRA Transfer	\$20.00
Money Order	\$2.00
Copy of Money Order/Checks	\$3.00
Negative Account	\$25.00
Payoff Fax	\$10.00
Statement Copies-per statement	\$5.00
Statement Mailing-for home banking users	\$2.00
Canadian Check Processing Fee-per check	\$2.00
Domestic Wire Transfers-per item	\$15.00
International Wire Transfers-per item	\$30.00
Non-CWCU ATM Withdrawal Fee	\$2.00***
ACH Origination Fee (Delinquent Mbrs Only)	\$5.00
ACH Stop Payment	See Rewards Brochure

\*\$5.00 if check is less than \$500.00; 1% of check total if more than \$500.00

\*\*Free on home banking online

\*\*\*To avoid the \$2.00 ATM Withdrawal Fee, visit only CWCU or CO-OP Network ATMs