



**Schedule of Service Charges**  
**Effective January 1, 2026**

### Membership

Membership Deposit per Member	\$5.00
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### Checking Account Charges

Explorer Checking	No Charge
Navigator Checking	No Charge
Venture Checking	No Charge
Business Checking	\$5.00

*Non-Profits are exempt. Service charge per month.*

### Account Overdraft Charges

Non-Sufficient Funds (NSF) - Check/ACH/Card	\$30.00
<i>Setting up eAlerts and Overdraft Protection or lines of credit can help avoid NSF. Per Item.</i>	
Deposit Items Returned Unpaid	\$30.00
<i>Setting up eAlerts and Overdraft Protection or lines of credit can help avoid returns. Per Item.</i>	
Non-Return	\$30.00
<i>Setting up eAlerts and Overdraft Protection or lines of credit can help avoid the Non-Return charge. Per Item.</i>	

### Wire Transfer and International Charges

Domestic Wire Transfer	\$25.00
International Wire Transfer	\$50.00
Canadian Check Processing	\$5.00

### Account Service Charges

ACH on Demand	\$10.00
Account Research	Price Set by Research Time
<i>Obtain a statement from Online Banking or Mobile App to avoid the research charge. \$40.00/hr. Will be charged by ¼ hour.</i>	
Cashier's Check/Money Order	\$5.00
<i>Use a debit card, online bill payment, or a personal check to avoid the cashier's check charge.</i>	
Check Orders	Price Set by Printer
<i>Use a debit card or online bill payment to avoid the check printing charge.</i>	
Copy of Cashier's Check/Money Order/Personal Check	\$3.00
<i>Use a debit card, online bill payment, or a personal check to avoid the copy of cashier's check charge.</i>	
<i>Copy of personal check is available for free in online banking or mobile app.</i>	
Copy of Statement	\$5.00 per Statement
<i>View eStatements in online banking or mobile app</i>	
Deposit Verification	\$5.00
Dormant Account - Per Month	\$25.00
<i>Perform a transaction within the account annually to avoid the dormant account charge.</i>	
Holiday Club Early Withdrawal	\$5.00
<i>Per withdrawal charge.</i>	
IDProtect®	\$5.00
<i>Monthly charge</i>	



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### Account Service Charges - Continued

IRA/HSA Transfer Fee	\$35.00
Legal Processing Charges	
Escheatment	up to \$100.00
Perform a transaction within the account annually to avoid the escheatment charge.	
Garnishments and Levies	\$50.00
Mobile Deposit	No Charge
Money Market Withdrawal	\$10.00
No charge up to six withdrawals per month. After, a charge will be associated per withdrawal.	
Notary - For Members	No Charge
Online Bill Payment	No Charge
A2A Outgoing	\$5.00
Use Bill Pay, Person to Person, or write a check to avoid the outgoing A2A charge.	
Post Office Notification of Change	\$5.00
Address change notification may be avoided if you inform CWCU of your address change when you move.	
Skip A Pay	\$35.00
Statement Mailing	\$5.00
For Online Banking users. Enroll in eStatements to avoid this charge. Per statement sent. <b>Waived for members 60+.</b>	
Stop Payment (Check/ACH)	\$30.00
Charge per request. Submit request through Online Banking to avoid this charge.	

### Debit/Credit Card and ATM Charges

Community West Credit Union ATM Withdrawal	No Charge
CO-OP ATM Withdrawal	No Charge
Card Rush Order	\$20.00
Save your card to your mobile wallet for use to avoid the replacement card charge.	
Non CO-OP ATM Withdrawal	\$3.00
To avoid fee, visit a CWCU Branch, CO-OP Shared Branch or Xtend Shared Branch.	
Card Replacement	\$10.00
Save your card to your mobile wallet for use to avoid the replacement card charge.	

### Loan Service Charges

Mortgage Loan Discharge	\$40.00
Home Equity Subordination	\$200.00