



CREDIT UNION

Schedule of Service Charge  
Effective January 1, 2024

## Membership

**Membership Deposit per Member** \$5.00

## 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

*Setting up eAlerts and Overdraft Protection or lines of credit can help avoid NSF. Per Item.*

**Deposit Items Returned Unpaid - Per Item** \$30.00

*Setting up eAlerts and Overdraft Protection or lines of credit can help avoid returns. Per Item.*

**Non-Return** \$30.00

*Setting up eAlerts and Overdraft Protection or lines of credit can help avoid the Non-Return charge. Per Item.*

## Account Service Charges

**ACH on Demand** \$10.00

**Account Research** \$25.00

*Obtain a statement from Online Banking or Mobile App to avoid the research charge.*

**Cashier's Check/ Money Order** \$2.00

*Use a debit card, online bill payment, or a personal check to avoid the cashier's check charge.*

**Check Orders** Price Set By Printer

*Use a debit card or online bill payment to avoid the check printing charge.*

**Copy of Cashier's Check/Money Order** \$3.00

*Use a debit card, online bill payment, or a personal check to avoid the copy of cashier's check charge.*

**Deposit Verification** \$5.00

**Dormant Account - Per Month** \$25.00

*Perform a transaction within the account annually to avoid the dormant account charge.*

**Holiday Club Early Withdrawal** \$5.00

*Per withdrawal charge.*

**ID Protect - Monthly Charge** \$3.00

## 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 - Per Item** \$10.00

*No charge up to six withdrawals, after a charge will be associated.*



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Account Service Charges - Continued

<b>Notary - For Members</b>	No Charge
<b>Online Bill Payment</b>	No Charge
<b>Outgoing Account to Account (A2A) Transfers</b> <i>Use Bill Pay, Person to Person, or write a check to avoid the outgoing A2A charge.</i>	\$5.00
<b>Paper Notice Mailing - For Online Banking Users</b> <i>Enroll in eNotices to avoid this charge. Per notice sent.</i>	\$5.00
<b>Post Office Notification of Change</b> <i>Address change notification may be avoided if you inform CWCU of your address change when you move.</i>	\$5.00
<b>Phone Transfer</b> <i>Use Online Banking, the Mobile App, or visit a branch to avoid the phone transfer charge.</i>	\$2.00
<b>Skip a Pay</b>	\$35.00
<b>Statement Mailing - For Online Banking Users</b> <i>Enroll in eStatements to avoid this charge.</i>	\$2.00
<b>Stop Payment (Check/ACH)</b> <i>Submit request through Online Banking to avoid this charge.</i>	\$30.00

Debit, Credit Card, and ATM Charges

<b>Community West Credit Union ATM Withdrawal</b>	No Charge
<b>CO-OP ATM Withdrawal</b>	No Charge
<b>Card Rush Order</b> <i>Print your debit card the same day in-branch, or save your card to your mobile wallet for use to avoid the replacement card charge.</i>	\$20.00
<b>Out of Network ATM Withdrawal</b> <i>To avoid the \$3.00 ATM Withdrawal Fee, visit CWCU, CO-OP Shared Branching or Xtend Shared Branching locations</i>	\$3.00
<b>Replacement Credit or Debit Card</b> <i>Save your card to your mobile wallet for use to avoid the replacement card charge.</i>	\$10.00
<b>Xtend ATM Withdrawal</b>	No Charge

Loan Service Charges

<b>Mortgage Loan Discharge</b>	\$40.00
<b>Home Equity Subordination</b>	\$200.00
<b>Loan Payment Convenience</b>	3.75% of Payment

Wire Transfer and International Charges

<b>Domestic Wire Transfer - Per Item</b>	\$25.00
<b>International Wire Transfer</b>	\$50.00
<b>Canadian Check Processing - Per Check</b>	\$2.00