



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

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

Debit, Credit Card, and ATM Charges

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

Loan Service Charges

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

Wire Transfer and International Charges

Domestic Wire Transfer - Per Item	\$25.00
International Wire Transfer	\$50.00
Canadian Check Processing - Per Check	\$2.00