



**PACIFIC NW**  
FEDERAL CREDIT UNION

**PACIFIC NW FEDERAL CREDIT UNION SERVICE CHARGES**

Effective date: December 31, 2024

<b>CARD REPLACEMENTS</b>	
Card Replacement	<b>\$10.00</b>
<i>No charge to member for regular orders if card(s) stolen and police report filed. 7-10 day delivery time. Additional charge applies for international destinations and for rushed delivery - please inquire for current fee.</i>	
<b>CARD TRANSACTIONS</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)	<b>\$1.50</b>
<i>All members may be assessed a surcharge by the ATM proprietor when they use a non-PNWFCU ATM.</i>	
<b>Foreign Transactions: Up to 1% of transaction amount</b>	
A foreign transaction is any transaction that you complete or a merchant completes on your card outside of the United States, with the exception of U.S. military bases, U.S. territories, U.S. embassies or U.S. consulates. Transactions completed by merchants outside of the United States are considered foreign transactions, regardless of whether you are located inside or outside the United States at the time of the transaction.	
<b>CHECKS</b>	
Counter checks / per 12 (no charge with new checking account)	<b>\$2.50</b>
Cashier's check payable to 3rd party / per item	<b>\$4.00</b>
Member Check Printing Charges depend on style selected	
<b>STOP PAYMENTS</b>	
Check / ACH / per stop	<b>\$25.00</b>
Cashier's check / per item	<b>\$25.00</b>
<b>STATEMENTS AND REQUESTS FOR COPIES</b>	
Paper statements / per month (no charge for members age 17 and younger or for eStatements)	<b>\$2.00</b>
Additional copy of member statements / per month	<b>\$3.00</b>
Cashier's check / per item	<b>\$3.00</b>
Member check / per item	<b>\$2.00</b>
Visa draft / per item	<b>\$6.50</b>
Member deposited item / per item	<b>\$5.00</b>
<b>BILL PAYER CHARGES</b>	
E-Checking and E-Checking Plus members	<b>n/c</b>
Basic Checking and Checking Plus members / per month	<b>\$4.95</b>
Bill Pay Stop Payment	<b>\$30.00</b>
<b>OVERDRAFT FEES</b>	
Overdraft transfer fee from deposit account	<b>\$2.00</b>
Check / ACH / Debit / Held Funds - per presentment	<b>\$30.00</b>
<b>WIRES</b>	
Domestic wire - incoming	<b>\$8.00</b>
Domestic wire - outgoing	<b>\$20.00</b>
International wire - incoming	<b>\$20.00</b>
International wire - outgoing	<b>\$40.00</b>
<b>MISCELLANEOUS</b>	
Privilege Plus Membership per year	<b>\$8.00</b>
Account reconciliation / Account research / per hour charge	<b>\$25.00</b>
Low Balance monthly service fee (Checking Plus and E-Checking Plus if average balance drops below \$500)	<b>\$5.00</b>
Check cashing charge / per check: \$10 per check over \$500. No charge if the member has a primary checking account balance of \$100 or more or a positive loan balance, and no fee for Edge or Kids accounts. Also applies to non-members cashing PNWFCU checks (excludes age 17 or younger)	<b>\$10.00</b>
Check clearing fee (E-Checking & E-Checking Plus) per check per month for 11 or more checks	<b>\$0.25</b>
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)	<b>\$10.00</b>
Express mail overnight / per item	<b>\$20.00</b>
Express mail weekend / per item	<b>\$35.00</b>
IRA transfer fee / per transfer	<b>\$10.00</b>
Garnishment / Legal - per action	<b>\$75.00</b>
Collateral Protection processing (per occurrence)	<b>\$25.00</b>
Bad address / returned mail (per month)	<b>\$5.00</b>
Account closed within 0-3 months of opening	<b>\$5.00</b>
Pay-By-Phone Fee - per transaction	<b>\$15.00</b>
Loan Payment - online payment made by debit card, per transaction	<b>\$4.95</b>
Loan Extension - per loan	<b>\$25.00</b>