

This schedule outlines the standard fees associated with your accounts and services, helping you understand the costs that may apply to everyday transactions. It is designed to provide clear, transparent information so you can confidently manage your finances and avoid unexpected charges.

CHECKING & SAVINGS FEES

ATM/DEBIT WITHDRAWALS

To avoid ATM withdrawal fees, please visit our co-op surcharge-free ATMs at the locations listed on our website: cwpcu.org/atm

DEBIT CARD REPLACEMENT – \$10 per card

CWPCU offers instant issue debit cards when you visit our location.

PERSONALIZED CHECKS – Fees Vary

Members are responsible for the cost of their personalized checks. Check fees vary depending on the style of check selected.

OVERDRAFT/COURTESY PAY ITEM – \$25 per item

Charged each time we cover a non-sufficient funds check, ACH or debit.

DEPOSITED ITEM RETURN – \$10 per item

Charged if a check or ACH payment you deposited into your account is returned unpaid by the payer's bank.

STOP PAYMENT REQUEST – \$20 per check, \$20 per ACH, \$35 series of 2 or more checks

Charged when a request is made to stop in-progress payments.

OTHER ACCOUNT FEE

DORMANT ACCOUNT – \$30 annual fee

Charged when there is no account activity for an extended period of time.

STATEMENT/RESEARCH – \$20 per hour

Charged when customized statements or account information is requested.

SUBORDINATION REQUEST & PARTIAL RELEASE – \$250

Charged when multiple mortgages (at multiple institutions) lien positions are re-ordered.

WIRE TRANSFER – \$20

Charged per outgoing domestic wire transfer. Note that the receiving institution may charge additional fees.

GARNISHMENT/LEVY PROCESS – \$50

Charged when we are legally ordered to seize funds for unpaid debts.

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