

## Savings Accounts

Closing Fee (within 90 days of opening) \$10.00

## Checking Accounts

### Per Occurrence

Minimum Balance to Open \$30.00

FREE LUV Checking Account Free

NSF Check (per check) \$32.00

Stop Payment \$32.00

Stop Payment (credit union check) \$32.00

Teller Checks (payable to member) Free

Cashier's Checks \$2.00

Copy of Monthly or Quarterly Statement \$3.00

Copy of Personal Processed Check (2 free per month) \$3.00

Copy of Credit Union Issued Check \$3.00

Account History (mini statement) \$2.00

Overdraft Transfer from Savings (per transaction) \$5.00

Overdraft Protection from Loan (per transaction) \$5.00

Check Printing varies by style

## ATM/Debit Card and Telephone Banking

ATM/Debit Card (lost card replacement) \$10.00

ATM/Debit Card (lost card replacement - rush) \$35.00

Telephone Banking Free

Home Banking Internet Account Access Free

## Online Bill Pay

### Per Occurrence

Same Day Payment (electronic) \$9.95

Same Day Payment (paper check) \$14.95

Account-to-Account Payment Free

Online Bill Pay Stop Payment \$32.00

## Other Fees

### Per Occurrence

Non-Sufficient Funds Caused by an ACH or Recurring Debit Transaction\* \$32.00

Checks Drawn on Another Financial Institution and Returned to CU (fee on each returned check) \$32.00

Courtesy Pay Fee (Check, Bill Pay, ACH, etc.) \$30.00

Domestic Outgoing Wire Transfer \$25.00

Foreign Check Collection \$15.00

Extensive Account Research (one hour minimum) \$25.00 per hr

Bad Address Fee (per month) \$5.00

Inactivity Fee - no activity for 6 months (per month) \$5.00

ACH Debit Origination Free

ACH Debit Origination Return Item \$32.00

Fed Ex Overnight \$10.00

Levy/Garnishment Administration \$40.00

Paper Statement (waived for the first 60 days the account is opened and for members under the age of 18 and over the age of 65) Payment \$2.00

Via Debit Card (through www.swacu.org) \$10.00

Payment Via Debit Card (over the phone) \$12.00

Escheat Fee \$50.00

\*Note, you may be charged multiple NSF fees in connection with a single debit that has been returned for insufficient funds multiple times. The reason for this is that when you authorize a merchant to process a payment from your account, that merchant may present the transaction multiple times and in various ways when payment is declined for insufficient funds or otherwise. There is no way the Credit Union can identify such actions by the merchant you authorized.