

Sea West Coast Guard Federal Credit Union

Schedule of Fees and Charges

Effective 2-1-2015

Account Services

Account Research, per 15 minutes	\$7.50
Account Verification	\$10.00
Automated Clearing House ACH Returned NSF	\$30.00
Automated Clearing House ACH Stop Payment	\$20.00
Address Locator	\$5.00
Cashier's Check	\$5.00
Credit Union Check Payable to 3rd Party	\$5.00
Domestic Wire Funds	\$20.00
Excess Savings Withdrawals.....	\$10.00
IRA, Roth and Traditional, \$100 or less	\$10/year each plan
International Wire Funds	\$25.00
plus other institution's charges	
Low Balance/Inactivity	quarterly \$6.00
<i>Total savings of less than \$100 with no activity for 6 months (except youth accounts)</i>	
Medallion Signature Guarantee.....	\$5.00
Non-Sufficient Funds NSF Returned Check	\$18.00
Receipt Mailed	\$2.00
Replaced Visa Card.....	\$10.00
Stop Payment on Official Check	\$15.00

ATM

Balance Inquires.....	\$5.00
Deposit Error	\$5.00
Non Co-op Network Withdrawal	\$2.00
<i>4 Free per Month, all waived with savings of \$5,000+</i>	
Replace ATM Card	\$10.00
Transaction Denied.....	\$5.00

Checking Account

Check Copy	
<i>In excess of 2 per month or older than 6 months....</i>	
Monthly Maintenance Fee.....	\$7.00
<i>Waived with average daily balance of \$300</i>	
<i>Or monthly direct deposit of \$300 or more</i>	
Manual Processing of Checks.....	\$25.00
NSF Item Paid	\$30.00
NSF Item Returned.....	\$30.00
Overdraft Transfer from Credit Line.....	\$5.00
Overdraft Transfer from Savings.....	\$5.00
Personalized Check Printing	Varies
Replace Debit Card	\$10.00
Stop Payment – Implementation.....	\$20.00
Stop Payment – Cancellation	\$20.00
Temporary Checks – Set of 4	\$5.00

Bill Pay Services

Account to Account Transfer.....	\$2.00
Non-Sufficient Funds NSF Returned Payment	\$20.00
Overnight Check	\$14.95
Popmoney®	\$.50 to \$2.00
Same Day Bill Payment.....	\$9.95
Stop Payment.....	\$20.00

Products and services are provided to members of Sea West Coast Guard Federal Credit Union at little or no cost. When it is necessary to have a fee, the minimum fee is imposed. Fees are necessary for the credit union to recover administrative costs for some services that we provide.

There may be other fees associated with products and services that you use that are not routine and are not included in this Fee Schedule. You will be advised if a fee, not listed on the Fee Schedule, applies.

We strive to continue providing the best products and services available and will notify you in advance should changes or additions occur to the Fee Schedule.

800-SEA-WEST (800-732-9378)

www.seawest.coop

