

Checking Account Fees

- NSF fee \$28.00 per item
- Stop Payment fee \$10.00 per item
- Check Printing fee Prices vary depending upon style

Business Services and Account Fees:

- Organization Checking fee . . . \$4.95 per month
- Business Checking fee \$15.00 per month
- Lack of Endorsement fee \$0.10 per item*
- Lack of deposit bal verification . \$5.00 per occurrence*
- Deposited Checks FREE up to 300 checks per month; \$0.10 per check after 300*

*You may be able to avoid this fee. For more details please speak with your Member Financial Specialist.

Other Service fees (applicable to all accounts)

- Overdrawn Account fee \$28.00 per item
- Account Research fee \$20.00 per hour; \$10.00 minimum charge
- Account Closure fee \$10.00 if open less than 6 months
- Statement Copy fee \$1.00 per copy
- Deposit Item Return fee \$10.00 per item
- Foreign Item Processing \$5.00 - \$35.00 per item
- Wire Transfer (incoming)
 - Domestic fee \$10.00 per transfer
 - Foreign fee. \$10.00 per transfer
- Wire Transfer (outgoing) Prices vary
- Credit Union Checks \$2.00 per check
- Bill Payer fees: \$5.95 if inactive 30 days; \$20.00 per item for stop payments \$20.00 per NSF ACH
- Deposit Bag \$5.00 each
- Locking Deposit Bag \$20.00 each
- Night Drop Key \$10.00 deposit
- Garnishment/Levy Processing . . \$50.00
- Copies \$0.25 (First 5 pages free)
- Fax \$5.00 for first 5 pages \$0.25 for each additional page

Online Loan Payment Fees

- Debit Card or eCheck Processing fee \$4.95 per transaction
- NSF eCheck. \$10.00
- Chargeback Payment Reversal fee \$15.00 plus original processing fee of \$4.95

Electronic Funds Transfer Fees

- VISA Credit / Debit Card Replacement fee \$10.00 per card
- Sales Draft \$8.00 per receipt
- ACH Origination Retry fee \$4.95 per item
- ACH Origination Same Day Request fee \$8.95 per item

Safe Deposit Box Fees

	Shelton	McCleary/Elma	Vashon
Annual Rental			
Size.....Fee.....	Fee.....	Fee.....	Fee.....
• 2 X 5.....	N/A.....	N/A.....	\$25.00
• 2 X 11.....	N/A.....	N/A.....	\$45.00
• 3 X 5.....	N/A.....	\$20.00	\$35.00
• 5 X 5.....	\$35.00	\$35.00	N/A
• 3 X 10.....	\$45.00	\$45.00	\$45.00
• 3 X 11.....	N/A.....	N/A.....	\$55.00
• 4 X 10.....	N/A.....	N/A.....	\$55.00
• 4 X 11.....	N/A.....	N/A.....	\$65.00
• 5 X 10.....	N/A.....	\$50.00	\$65.00
• 6 X 10.....	\$60.00	\$60.00	N/A
• 9 X 10.....	\$80.00	\$80.00	N/A
• 10X10.....	N/A.....	\$80.00	\$100.00
• Change of Lock fee:	Current locksmith charges		
• Drilling of Box fee:	Current locksmith charges		
• Key Deposit fee:	\$10.00		

Share Value

- Par value of one share \$25.00

The rates and fees appearing in this Schedule are accurate and effective for accounts as of the last Dividend Declaration Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union at 1-800-426-5657.



Federally Insured by NCUA

Checking Account Fees

- NSF fee \$28.00 per item
- Privilege Pay fee \$28.00 per item
- Stop Payment fee \$10.00 per item
- Check Printing fee Prices vary depending upon style
- Plus Account
Monthly Service fee \$6.95 per month if the minimum balance is not maintained
- Premium Account
Monthly Services fee \$4.95 per month
- Organization Checking Account*
Monthly Services fee \$4.95 per month
- Business Checking Account*
Monthly Services fee \$15.00 per month

*see Business Fee Schedule for more details

IRA Accumulator Account Fees

- Annual fee \$15.00 per year

Other Service fees (applicable to all accounts)

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- Account Research fee \$20.00 per hour; \$10.00 minimum charge
- Account Closure fee \$10.00 if open less than 6 months
- Statement Copy fee \$1.00 per copy
- Deposit Item Return fee \$10.00 per item
- Foreign Item Processing \$5.00 - \$35.00 per item
- Wire Transfer (incoming)
Domestic fee \$10.00 per transfer
Foreign fee \$10.00 per transfer
- Wire Transfer (outgoing) Prices vary
- Credit Union Checks \$2.00 per check
- Bill Payer fees: \$5.95 per mo. if inactive for 30 days; \$20.00 per item for stop payments; \$20.00 per NSF ACH
- Garnishment/Levy Processing \$50.00
- Membership Reopen \$10.00 per reopening
- Copies \$0.25 (First 5 pages free)
- Fax \$5.00 for first 5 pages \$0.25 for each additional page

Online Loan Payment Fees

- Debit Card or eCheck Processing fee \$4.95 per transaction
- NSF eCheck. \$10.00
- Chargeback Payment
Reversal fee \$15.00 plus original processing fee of \$4.95

Electronic Funds Transfer Fees

- VISA Credit / Debit Card
Replacement fee \$10.00 per card
- Sales Draft \$8.00 per receipt
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- ACH Origination
Same Day Request fee \$8.95 per item

Safe Deposit Box Fees

	Shelton	McCleary/Elma	Vashon
Annual Rental			
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• 3 X 5.....	N/A.....	\$20.00.....	\$35.00
• 5 X 5.....	\$35.00.....	\$35.00.....	N/A
• 3 X 10.....	\$45.00.....	\$45.00.....	\$45.00
• 3 X 11.....	N/A.....	N/A.....	\$55.00
• 4 X 10.....	N/A.....	N/A.....	\$55.00
• 4 X 11.....	N/A.....	N/A.....	\$65.00
• 5 X 10.....	N/A.....	\$50.00.....	\$65.00
• 6 X 10.....	\$60.00.....	\$60.00.....	N/A
• 9 X 10.....	\$80.00.....	\$80.00.....	N/A
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360.426.9701
800.426.5657
ourcu.com

Shelton
Union
McCleary
Elma
Montesano
Vashon
Steamboat