

Fee Schedule

August 1, 2016



General Fees	Standard Fee	Financial Partner*
Account Research or Reconciliation	\$25 / hour	\$25 / hour
Cashier's Check (1 free / day)	\$5	\$5
Closed Account (within 1 year of opening)	\$10	\$10
Copy of Check (2 free / month)	\$2	\$2
Copy of Statement / Receipt	\$3	Free
Dual-Signature Travelers Check	1% of amount purchased	1% of amount purchased
Excess Withdrawal (Regular Shares / MMA)	\$5	\$5
Federal Tax Deposit Courier	\$25	\$25
Gift Check	\$2	Free
Holiday Club Early Withdrawal	\$20	\$20
IRA Closing/Transfer (under age 59½)	\$20	Free
Legal Process	\$25	\$25
Levy Processing	\$3	\$3
Loan Payment By Phone	\$5	\$5
Money Order	\$4	3 free / month
New Membership	\$5	\$5
P2P Transfer	\$1	\$1
Payroll Advance	\$25	\$25
Plastic Card Replacement (1 free / year)	\$5	\$5
Expedited	\$50	\$50
Quarterly Inactive Membership**	\$10 / quarter	\$10 / quarter
Returned Deposit or Loan Payment	\$20	\$20
Stop Payment (checks, ACH, loan drafts)	\$26	\$26
Tax Identification Number / Name Mismatch	\$100	\$100
Wire Transfers		
Incoming (Domestic)	\$10	Free
Outgoing (Domestic)	\$18	\$18
Wire Trace or Amendment	\$35	\$35
Automated Teller Machine (ATM) Fees		
Out of Network ATM Withdrawal (Non-CommonWealth Non-CO-OP Network)	\$2	4 free / month
Checking/Share Draft Fees		
eStatement Checking Paper Statement	\$2	\$2
Monthly Service Charge		
Value Checking	\$4 / month or \$300 average daily balance	Free
Premium Checking	\$7 / month or \$600 average daily balance	Free
Wealth Checking	\$10 / month or \$2,500 average daily balance	Free
Temporary Checks (1 free set / year)	\$5	Free
Check Reorders	Refer to Catalog	1 box free / year (CW Image Checks)
Non-sufficient Funds (NSF)	\$32	\$32
Overdraft Item Paid	\$32	\$32
Overdraft Transfer	\$5	\$3
Visa Credit Card Fees		
Cash Advance (using CW Visa)	3% of amount advanced OR \$10, whichever is greater	3% of amount advanced OR \$10, whichever is greater
Late Payment	\$10	\$10

Business Account & Lending Fees on back

*Members with \$10,000 and over in combined loan and core deposit balances. Core deposits are balances in Regular Shares, Value Checking, Free Checking with eStatements, Free Checking, Premium Checking, Wealth Checking, Wealth Management and Money Management accounts.

**If at any time your Regular Share Account balance is below \$500, you have no other active loan or share accounts on your membership and there has been no activity on your account other than the postings of dividends in the past year, your account will be assessed a quarterly \$10 inactivity fee. If your Regular Share account balance reaches \$0, the account will be closed.

Business Account Fees		
Monthly Service Charge		
Access 100 Business Checking	\$7 / month or \$2,500 <i>average daily balance</i>	\$7 / month or \$2,500 <i>average daily balance</i>
Imperium Business Checking	\$12 / month or \$5,000 <i>average daily balance</i>	\$12 / month or \$5,000 <i>average daily balance</i>
Additional Checks <i>for Access 100 only</i> <i>(100 free / month)</i>	\$0.13 / check	N / A
Lending Fees <i>(Please refer to loan documents for additional loan related fees)</i>		
Real Estate Demand	\$30	\$30
Subordination	\$100	\$100