

2018 Fee Schedule

	Balance / Limit	Fee	Frequency/Basis	Additional Notes
GENERAL (ALL) MEMBER ACCOUNTS				
Document Services				
Account History		\$ 1.00	per page	
Check Copies		\$ 5.00	each	
Verification of Assets or Deposits		\$ 10.00	per request	Waived for HUD subsidized housing & public agencies providing affordable housing
Account Statement Copies		\$ 3.00	per copy	
Escheat Fee		\$ 50.00	per account	
Fax Copies/Member Copies		\$ 5.00	per request	
Notary Service		\$ 10.00	per document	Waived with direct deposit
Legal Processing / Levies / Garnishments		\$ 75.00	each	
Card Services				
ATM Card Replacement		\$ 10.00	per card	
ATM PIN Replacement		\$ 10.00	per card	
Foreign ATM Withdrawal		\$ 1.00	each	First 10 withdrawals free for Direct Advantage Members
Products, Services and Processing				
Account Transfer - to New Account		\$ 25.00	per account	Close account and open new
Savings Account Opening Fee		\$ 10.00	per account	Without direct deposit
Early Account Closing		\$ 25.00	per account	Open <180 days
Cashiers Check		\$ 4.00	each	
Replacement Of Cashier Check		\$ 30.00	each	
Gift Card - Standard		\$ 2.75	each	
Mad Money		\$ 4.75	each	
Money Orders		\$ 2.50	each	
Temporary Checks		\$ 5.00	per pack (12)	Waived with Direct Advantage Checking
Wire Transfer - Outgoing		\$ 20.00	each	
Wire Transfer - Outgoing International		\$ 30.00	each	
Service Center Transaction		\$ 2.00	per transaction	> 5 transactions
Over-the-Phone Transfer/Inquiry/CK Request		\$ 3.00	per transaction	Waived for loan payments
Research/Checkbook Balancing		\$ 35.00	per hour	
Stop Payment Request		\$ 30.00	per request	
Coin Machine		3%	per request	Waived with Direct Advantage Checking
Returned Item Charge-Back		\$ 15.00	per occurrence	
Returned Item Charge-Back (Self Drawn)		\$ 30.00	per occurrence	On member account at another financial institution
Excessive Club Withdrawal		\$ 2.00	each	
Save to Win CD Withdrawal - One Time		\$ 25.00	each	Upon second withdrawal, CD will be closed
Insufficient Funds (NSF)		\$ 30.00	per occurrence	
Courtesy Pay		\$ 30.00	per occurrence	
Loan Overdraft		\$ 10.00	per occurrence	Primeline, Revolving Credit
Overdraft Protection Transfer		\$ 1.00	per occurrence	
Returned Mail		\$ 10.00	per piece	For mail returned; if address not updated within 30 days of return
Electronic (SWBC) payment convenience fee				
Live		\$ 12.00	each	
Online		no charge		
Dormant Account Charge		\$ 3.00	per month	After 12 months of dormancy
Monthly Checking Minimum Account Balance	\$ 250.00	\$ 8.95	per month if balance falls below \$250	Waived for Direct Advantage members and members under 24
Monthly Savings Minimum Account Balance	\$ 50.00	\$ 1.00	per month if balance falls below \$50	Waived if account has open checking, loan, CD or money market
Bill Pay Service		\$ 4.75	per month	If less than one (1) bill is paid per month
Monthly Paper Statement Fee		\$ 3.00	per month	for accounts opened after 9/1/12 that require monthly mailed statements.

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	Balance / Limit	Fee	Frequency/Basis	Additional Notes
BUSINESS AND MUNICIPAL ACCOUNTS				
Business Savings Account				
Minimum Opening Deposit		\$ 50.00		
Business Checking Account				
Minimum Opening Deposit		\$ 50.00		
Regular Business Checking Minimum Account Balance	<\$2499	\$ 20.00	per month if balance falls below \$2500	
	\$2500 - \$4999	\$ 10.00	per month if balance falls below \$5000	
	>\$5000	No Charge	per month if balance remains greater than \$5000	
Regular Business Checking - Per Check	Over 25	\$ 0.20	each	For checks written on member's account; First 25 checks per month free
Monthly Savings Minimum Account Balance	\$ 50.00	\$ 1.00	per month if balance falls below \$50	Waived if account has open checking, loan, CD or money market
Monthly Paper Statement Fee		\$ 5.00	per month	for accounts opened after 4/1/2013 that require monthly mailed statements.
Night Deposit Box Key Replacement		\$ 25.00	on request	
Dormant Account Charge		\$ 5.00	per month	After 12 months of dormancy
NON-BUSINESS ORGANIZATIONAL ACCOUNTS				
Monthly Checking Minimum Account Balance	\$ 250.00	\$ 8.00	per month if balance falls below \$250	
Monthly Savings Minimum Account Balance	\$ 50.00	\$ 1.00	per month if balance falls below \$50	Waived if account has open checking, loan, CD or money market
Monthly Paper Statement Fee		\$ 5.00	per month	for accounts opened after 4/1/2013 that require monthly mailed statements.
Dormant Account Charge		\$ 5.00	per month	After 12 months of dormancy
NON-PROFIT 501c3 ACCOUNTS				
Monthly Savings Minimum Account Balance	\$ 50.00	\$ 1.00	per month if balance falls below \$50	Waived if account has open checking, loan, CD or money market
Dormant Account Charge		\$ 5.00	per month	After 12 months of dormancy
NON-MEMBER SERVICES				
Check Cashing		\$ 10.00	each	
ATM Usage Surcharge		\$ 3.00	per use	
Money Order		\$ 3.00	each	
Gift Card - Standard		\$ 6.00	each	
Mad Money		\$ 6.00	each	
Notary Service - Non Member		\$ 10.00	per document	
Coin Machine		10%	per request	
CONSUMER LOANS				
Demand Loan or < 1 Year Note Loan		\$ 35.00	each	
Reapplication (if < 60 days since original application)		\$ 10.00	each	Fee refunded if loan is approved
Loan Refinancing		\$ 50.00	each	
Skip-a-Pay		\$ 25.00	each	
Extension Agreement		\$ 40.00	each	Must be paid upfront- Will not be added to loan balance
Title Filing		\$ 15.00	each	
CONSUMER MORTGAGE LOANS				
Reapplication (if < 60 days since original application)		\$ 10.00	each	Fee refunded if loan is approved
HELOC reactivation fee		No Charge	each	upon 6 year reactivation
Home Equity Application		\$ 50.00	each	
Home Equity Subordination		\$ 200.00	each	
COMMERCIAL/BUSINESS LOANS				
Commercial Loan Application	---	\$ 300.00	each	
Commercial Real Estate Mortgage Application	---	\$ 300.00	each	
Processing Fee		Up to 1% of loan amount	each	
Appraisal		Actual Cost	each	
Environmental Review		Passed on to Member	each	
Other Closing Costs		Member	each	