

# United Advantage Northwest Federal Credit Union

This disclosure is attached to and is a part of the UANWFCU Membership & Account Agreement and Disclosure.

	<u>Member Rewards Level</u>			
	BRONZE	SILVER	GOLD	PLATINUM
Account Reconciliation/Research per hour*	\$40.00	\$40.00	\$40.00	\$40.00
ATM Deposit Adjustment	\$10.00	\$10.00	\$10.00	\$10.00
Backup Withholding Processing	\$5.00	\$5.00	\$5.00	\$5.00
Bad Address Processing	\$5.00	\$5.00	\$5.00	\$5.00
Cash Withdrawal Over \$500 (non-transaction account)	\$5.00	\$3.00	\$1.00	FREE
Cashier's Check	\$5.00	\$5.00	FREE	FREE
Check Cashing Fee	5.00	\$5.00	FREE	FREE
Deposit Item Return	\$20.00	\$20.00	\$15.00	\$10.00
Dormant Account per month	\$5.00	\$5.00	\$5.00	\$5.00
Garnishment or Levy Processing	\$30.00	\$30.00	\$30.00	\$30.00
Gift Cards (each)	\$5.00	\$5.00	\$5.00	FREE
Holiday Club Early Withdrawal	\$10.00	\$10.00	\$10.00	\$10.00
IRA Closure**	\$25.00	\$25.00	\$15.00	FREE
IRA Recharacterization/Conversion	\$25.00	\$25.00	\$15.00	FREE
IRA Setup	\$30.00	\$25.00	\$15.00	FREE
IRA Transfer	\$25.00	\$25.00	\$15.00	FREE
Loan Payment by Phone (Non-UA debit or credit)	\$7.00	\$7.00	\$7.00	\$7.00
Membership Closed after less than 60 days from opening	\$5.00	\$5.00	\$5.00	\$5.00
Membership Fee	\$10.00			
Merchant Receipt Copy (if available)	\$10.00	\$10.00	\$10.00	\$10.00
Money Order	\$2.00	\$2.00	FREE	FREE
Non-Return Item Fee	\$25.00	\$25.00	\$25.00	\$25.00
Non-Sufficient Funds	\$30.00	\$30.00	\$30.00	\$30.00
Overdraft Transfer (Share or LOC)	\$5.00	\$5.00	FREE	FREE
Phone Transfer	\$3.00	\$3.00	FREE	FREE
Photocopies (per page)	\$2.00	\$2.00	FREE	FREE
PIN Reissue	\$8.00	\$8.00	\$8.00	\$8.00
Prepaid Debit Card Load	\$5.00	\$5.00	\$5.00	\$5.00
Prepaid Debit Card Mailing	\$5.00	\$5.00	\$5.00	\$5.00
Replacement Debit Card	\$10.00	\$10.00	\$10.00	\$10.00
Share Account Withdrawal after 3 per month	\$2.00	\$2.00	\$2.00	\$2.00
Statement Copy or Transaction History Printout	\$5.00	\$5.00	\$5.00	\$5.00
Paper Statement Fee (excluding VISA Credit and members age 65 and older)	\$2.95	\$2.95	\$2.95	\$2.95
Stop Payment (all forms)	\$25.00	\$25.00	\$25.00	\$25.00
Vacation Fund Withdrawal***	\$5.00			
Wire Transfer Outgoing - Domestic	\$20.00	\$18.00	\$15.00	\$10.00

\*Minimum charge of \$40.00.

\*\*Waived for members 59.5 or older or a beneficiary payout.

\*\*\*Fee applies to non members performing transactions with a teller only. CU\*Talk, It's Me 247 Online Banking, ATM transactions are free.