



Fee Schedule

Effective August 15, 2008

Fee Description	Standard Fee	Financial Partner*
General Fees		
Non-Commonwealth ATM Withdrawal Fee	\$1.50	Free
Gift Check Fee	\$2.00	Free
Copy of Statement/Receipt Fee	\$3.00	Free
Gift Card Fee	\$3.95	Free
Money Order Fee	\$4.00	Free
Cashier's Check (after 1 per day)	\$5.00	Free
Regular Share Account Below Minimum Fee**	\$10.00	Free
Wire Transfer - Incoming	\$10.00	Free
Wire Transfer - Outgoing (domestic/foreign)	\$18/\$30	Free
Wire Trace or Amendment Fee	\$35.00	\$35.00
IRA Closing/Transfer Fee (under age 59 1/2)	\$20.00	Free
Excess Withdrawal Fee (Regular Shares/MMA)	\$5.00	\$5.00
New Member Fee	\$5.00	\$5.00
Closed Regular Share Account (<1 year)	\$10.00	\$10.00
Dual-Signature Travelers Check Fee	1% of amount purchased	1% of amount purchased
Payroll Advance Fee	\$20.00	\$20.00
Holiday Club Early Withdrawal Fee	\$20.00	\$20.00
Dormant Account Annual Fee	\$20.00	\$20.00
Returned Deposit/Loan Payment Fee	\$20.00	\$20.00
Check sent for Collection Fee	\$20.00	\$20.00
Account Research or Reconciliation (per hour)	\$25.00	\$25.00
Federal Tax Deposit Courier Fee	\$25.00	\$25.00
Legal Process Fee	\$25.00	\$25.00
Levy Processing Fee	\$3.00	\$3.00
Stop Payment Fee (checks, ACH, loan drafts)	\$26.00	\$26.00
VISA Check/Credit Card Replacement Fee (1 free per year)	\$5.00	\$5.00
VISA Cash Advance Fee - CWCCU	3% of the amount advanced or \$10.00, whichever is greater	3% of the amount advanced or \$10.00, whichever is greater
VISA/ATM Card Expedited Replacement	Per Shipper	Per Shipper
Share Draft/Checking Fees		
Check Copy Fee (2 free per month)	\$2.00	\$2.00
Check by Phone Fee	\$5.00	\$5.00
Value Checking Monthly Fee	\$4.00 waived with daily balance of \$300	Free
Premium Checking Monthly Fee	\$7.00 waived with average daily balance of \$600	Free
Wealth Checking Monthly Fee	\$10.00 waived with average daily balance of \$2,500	Free
Temporary Checks Fee (after one set per year)	\$5.00	Free
Check Reorders	Refer to Catalog	Free Commonwealth Image Checks
Access 100 Business Checking Monthly Fee	\$7.00 waived with average daily balance of \$2,500	\$7.00 waived with average daily balance of \$2,500
Imperium Business Checking Monthly Fee	\$12.00 waived with average daily balance of \$5,000	\$12.00 waived with average daily balance of \$5,000
Returned Check, Loan Draft or EFT Fee	\$29.00	\$29.00
Overdraft Paid Against Unavailable Funds	\$29.00	\$29.00
Other Fees		
Consumer Loan Modification Request Fee	\$150.00	\$150.00
Real Estate Demand Fee	\$30.00	\$30.00
Subordination Fee	\$100.00	\$100.00

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

**If at any time your Regular Share Account balance is below \$100 and you have no other active loan or share accounts on your membership, the account will be assessed a below minimum balance fee. If your Regular Share Account balance reaches \$0, the account will be closed.