

Fee Schedule

February 18, 2020



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

*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 | \$200 | \$200 |