

Schedule of Fees

The following is a schedule of our fees for various services. We generally impose fees only to recover our expenses. As part owners of a not-for-profit cooperative, members have the responsibility of sharing reasonable operating expenses pertaining to their individual accounts. **Below, please find the updated Products and Services Fee Schedule, which is effective February 1, 2022**

Service of Various Savings Accounts	FEES
Excess Withdrawal	\$3.00
<small>(The first three withdrawals each month are at no cost. The fee applies to each withdrawal after three in any month on share, Christmas Club, trust, custodian, and money market accounts, but only if the account balance is less than \$300. Does not apply to transfers. This fee is also charged on Super 60 Savings withdrawals in excess of two per month.)</small>	
Low Balance	\$3.00/mo
<small>(Applies to share, checking, trust, custodian, money market, and Super 60 accounts, only if month-end Balance is less than \$25.00. Does not apply to new accounts in the month opened.)</small>	
Returned Mail	\$5.00 ea Item
<small>(Assessed to recover postage and postal fees on items we have mailed to members who have failed to provide us with a correct address.)</small>	
Escheat Fee	\$30.00
<small>(Charged when an account has been inactive for five years and becomes escheatable.)</small>	
Postage Reimbursement Fee	\$0.57/stmt
<small>(Charged when a member receives paper statements.)</small>	
Checking Accounts	
Check Orders	Price Varies
Stop Payments	\$30.00 ea
<small>(Single, group order by credit union employee.)</small>	
Item Returned Due To Insufficient Funds	\$30.00 ea
<small>(Fee charged each time the same item is presented for payment.)</small>	
Visa Debit Card Overdraft	\$30.00 ea
Overdraft Protection by Transfer from Savings	FREE
Check Copies	\$2.00 ea
<small>(Up to 50 free per year when required by IRS audit.)</small>	
Checkbook Balancing	\$12.00 / hr
Bill Pay- Internet eBill Service	FREE
Loan Accounts	
Deed of Trust Cancellation	\$20.00
<small>(only charged in states where applicable.)</small>	
Visa Credit Card Over Credit Limit	\$30.00
Late Payment	3%
<small>(3% of the late payment amount.)</small>	
SWBC Phone/In Branch Payment	\$7
<small>(Loan Payments made with a third party institution.)</small>	
SWBC Online Payment	\$4
<small>(Loan Payments made with a third party institution.)</small>	
Card Services	
CASH CARD Withdrawals	(Waived)
<small>(The ATM operator may impose a fee.)</small>	
CASH CARD Transfers and Inquiries	FREE
Visa Credit/Debit Card Withdrawals from Visa/Plus ATMs	FREE
Overdraft Due To Insufficient Funds	\$30.00 ea
CASH CARD or Visa Card Replacement (includes PIN with new card)	\$5.00
CASH CARD or Visa Card Personal Identification No. Regeneration	\$3.00
Visa Gift Card purchase	\$2.50 ea
Miscellaneous	
MCU Official Check for third-party payee	\$3.00
Returned Deposited Check (all accounts)	\$10.00 ea
Returned Deposited Check to/from the same member	\$30.00 ea
ACH Item Returned Due to Insufficient Funds (Any Deposit Account)	\$30.00 ea
Wire Transfer of Funds (wire minimum > \$25.00)	\$15.00 ea
<small>(Wire transfer cut-off time is 4:30 Eastern Time.)</small>	
International Wire Transfer of Funds	\$45.00 ea
Overnight Deliveries	35.00 (M-F), \$40.00 (Weekends)
Statement Copies	\$3.50 / page
Stop Payment of CU Check within seven days of issue	\$30.00 ea
Stop Payment of Christmas Club Check within seven days of issue	\$30.00 ea
Safe Deposit Boxes	
<small>(3 x 5 x 22" - \$15.00) (3 x 10 x 22" - \$24.000) (5 x 10 x 22" - \$30.00 per year)</small>	
Subpoenas, Summonses, Etc	
Research Services	15.00 / hr
Photocopies	\$2.00 ea
Verification of Deposit (standard form)	FREE
Verification of Deposit (non-standard form)	\$5.00 ea
Verification of Deposit (including history)	\$20.00 ea

How to Avoid Fees

Excess Withdrawal Fee: Allow your savings to accumulate. Set your deduction at an amount you can "afford" to save without making withdrawals.

Low Balance Fee: Keep at least a \$25 balance at all times to preserve your membership.

Returned Mail Fee: Keep us informed when you relocate. It's costly for us to send mail, have it returned, and then research to find your current address.

Escheat Fee: Perform at least one transaction per year. Dividends aren't considered transactions.

Postage Reimbursement Fee: Enroll in our electronic statement product eStatements.

Check Copies Fees: Free check images if retrieved from our Online Banking product.

Visa Credit Card Over Credit Limit Fee: Keep track of your outstanding balance so you can stay within your approved limit. Use payroll deduction to accumulate loan payments; we will automatically transfer your payment for you each month.

SWBC Payments: Set up a recurring payment for free.

Most of these fees can be avoided by properly maintaining your checking account. Balance your account each month. Consider overdraft protection to avoid overdrawing your account.

Federally Insured by the NCUA

