



P.O. Box 4000 • Spokane Valley, WA 99037
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Schedule of Fees and Charges

Overdraft, Courtesy Pay and NSF

NSF Presented Item Returned:	\$30.00 per presentment
Overdraft Transfer	
- From a Linked Account (savings, checking or MMA):	\$5.00 (3rd and subsequent; two free each year)
- From Credit Accounts:	\$5.00 each
Overdraft*/Courtesy Pay:	\$30.00 each

Miscellaneous

Stop Payment all Items:	\$30.00
Image of Check:	\$1.00
Returned Item:	\$6.00 per presentment
Returned Self-Written Check:	\$25.00 per presentment
Cashier's Check:	\$5.00
Replacement Cashier's Check:	\$30.00
IRA Early Closure (closed before age 59 ½):	\$25.00
Account Balancing/Research:	\$25.00 per hour (1 hr. min.)
Paper Statement Fee**:	\$3.00 per month
Copy of Statement:	\$3.00
Garnishment/Levy Processing (Idaho Residents \$10.00):	\$75.00
Check Cashing:	1.00% face value (\$5.00 min.)
Safekeeping:	\$50.00
Returned Mail:	\$6.00
Manual Processing:	\$6.00 per item
Subordination:	\$150.00
Non-Participation/Inactivity (after 12 months)***:	\$6.00 per month
Counter Checks:	\$2.00 per page

Wire Transfers

Domestic Outgoing Wire Transfer:	\$25.00
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Phone/Online Loan Payments

Phone:	\$10.00
- Returned Item:	\$25.00 per presentment
Online:	\$10.00
- Returned Item:	\$25.00 per presentment
- Rejected Item:	\$30.00

Visa® Debit

Replace Lost Card:	\$6.00
ATM Transaction/Balance Inquiry	
- Non-Numerica ATM****:	\$2.00
Recurring Stop Payment:	\$30.00
Foreign Transaction Fee	
- Initiated in Foreign Currency:	2.00% of settlement
- Initiated in U.S. Dollars:	2.00% of settlement

Safe Deposit Box

3 x 5 Annual Rental Fee:	\$30.00
5 x 5 Annual Rental Fee:	\$35.00
3 x 10 Annual Rental Fee:	\$45.00
5 x 10 Annual Rental Fee:	\$65.00
10 x 10 Annual Rental Fee:	\$115.00
Replace One Lost Box Key:	\$20.00
Safe Deposit Box Drilling (both keys lost):	Cost + \$25.00

*Overdrafts in amounts less than \$5.00 will not be charged a fee.

**excludes minor accounts, Dream Savings Accounts and members 70 and older).

***excludes minor accounts, certificate of deposit, and IRA shares).

****By using a Non-Numerica ATM a balance inquiry and/or a transaction fee will be charged by Numerica.