

Fees & Charges

Effective November 1, 2026



ACCOUNT	FEE AMOUNT
Everyday Checking Account	FREE
Elite Checking Account	\$6.00
– \$2,500 Avg. Daily Balance	FREE
Elite Plus Checking Account	\$10.00
– \$5,000 Avg. Daily Balance	FREE
Paper Statement Fee <i>(Everyday checking Only)</i>	\$2.00
– Age 65 or older	FREE
– Under 18	FREE
– Marine Recruits	FREE
– Marines <i>(Up to 9 months post-graduation)</i>	FREE

CARD SERVICE	FEE AMOUNT
ATM Transactions	
– Frontwave Credit Union	FREE
– CO-OP	FREE
– Non CO-OP	\$1.50
Card Replacement	\$5.00
Expedited Card Delivery	\$30.00
International Service Assessment	1.0%*
<i>*Percentage of transaction value</i>	

E-COMMERCE	FEE AMOUNT
Internet & Mobile Banking	FREE
Mobile Check Deposit	FREE
Online Bill Pay	FREE
Remote Transfers	
– Institution 2 Institution <i>(Incoming)</i>	FREE
– Institution 2 Institution <i>(Outgoing)</i>	FREE
– Person 2 Person <i>(Outgoing)</i>	FREE

SERVICE	FEE AMOUNT
Cashier's Check	
– One per day	FREE
– Beyond one per day	\$3.00
Check Copy <i>(per item)</i>	\$2.00
Counter Check <i>(per sheet)</i>	\$2.00
Foreign Check Processing	
– US Dollars <i>(per check)</i>	\$20.00
– Non US Dollars <i>(per check)</i>	\$25.00*
<i>*Plus prevailing fee for current exchange</i>	
Non-Member Check Cashing <i>(per check)</i>	\$5.00*
<i>*Waived for checks under \$50</i>	
Compliance with Legal Orders	\$100.00
DMV Processing	COST
Overdraft Courtesy Pay	\$14.00
Overdraft Protection Transfer <i>(from Savings)</i>	\$2.00
Returned Item	
– Non-sufficient Funds (NSF) Fee	\$14.00
– Returned Loan Payment	\$15.00
– Returned ACH Origination	\$15.00
Skip-a-Payment	\$45.00
Stop Payment	
– ACH or Check	\$25.00
– Cashier's Check <i>(with Indemnification Agreement)</i>	\$25.00
Statement Copy <i>(per statement)</i>	\$2.00
Domestic Wire Transfer	
– Outgoing	\$25.00
– Incoming	FREE
International Wire Transfer	
– Outgoing	\$50.00
– Incoming	\$30.00