

ACCOUNT

Primary Checking Account	FREE
Dividend Checking Account	
- \$1,500+ daily balance	FREE
- Age 55 and older	FREE
- None of the above (per month)	\$ 5.00
Inactive Account (all or any part of) (per quarter)	\$ 5.00
Lost Contact (all or any part of) (per month)	\$ 5.00

CARD SERVICE

ATM Transactions	
- Frontwave Credit Union	FREE
- CO-OP	FREE
- Non CO-OP	\$ 1.50
International Service Assessment	1.0%*
*Percentage of transaction value	
Card Replacement	\$ 5.00
Expedited Card Delivery	\$ 30.00

E-COMMERCE

Internet & Mobile Banking	FREE
Mobile Check Deposit	FREE
Online Bill Pay	FREE
Remote Transfers	
- Institution 2 Institution (Incoming)	FREE
- Institution 2 Institution (Outgoing)	FREE
- Person 2 Person (Outgoing)	FREE

SERVICE

Cashier's Check	
- One per day	FREE
- Beyond one per day	\$ 3.00
Compliance with Legal Orders	\$ 75.00
Overdraft Courtesy Pay	\$ 20.00
Overdraft Protection Transfer (from Savings)	\$ 2.00
Returned Item	
- Nonsufficient Funds (NSF) Fee	\$ 29.00
- 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 (with Indemnification Agreement)	\$ 25.00
Wire Transfer	
- Outgoing	\$ 25.00
- Incoming	FREE
DMV Processing	COST
Statement Copy (per statement)	\$ 2.00
Check Copy (per item)	\$ 2.00