



Go Beyond.

Fee Schedule

Effective January 1, 2020

FREE Services:

Free Checking for Active Duty and Veterans.....	Free
Temporary checks (up to 4 sets of 4).....	Free
Credit or Debit Card Replacement.....	Free
Manual Check Processing.....	Free
Point of Sale (POS) Domestic Transaction.....	Free
Online Banking and Bill Pay.....	Free
Mobile Banking & Deposit.....	Free
Account Alerts.....	Free
Electronic Statements.....	Free
Account Verification & Address Locator.....	Free
Traditional & Roth IRA Savings Balances below \$100.....	Free
Notary Service (SeaWest Documents).....	Free
Receipts Mailed.....	Free
In-Branch transactions.....	Free and Unlimited

ATMS

SeaWest ATM Transactions.....	Free
CO-OP Network ATM Withdrawals.....	Free
Non CO-OP Network ATM Withdrawals.....	4 Free per month
ATM Charge on non-CO-OP ATMs (over 4 per month).....	\$2

*Waived if average savings balance is greater than \$5,000

Products and services are provided to members at little or no cost.

Fees charged are generally assessed to recoup costs incurred.

We are a not-for profit cooperative; we do not seek to make a profit on fees.

There may be other fees associated with products and services you use that are not routine and are not included in this Fee Schedule. You will be advised if a fee, not listed on the Fee Schedule, applies.

We strive to provide the best products and services available. Please let us know if you see a way we can improve.

800-SEA-WEST (800-732-9378)

www.seawest.coop



Additional Services

Checking

Interest Checking with average daily balance or direct deposit of \$300.....	Free
Monthly Maintenance Fee (When Minimums Are Not Met).....	\$7
Check Copies (More than 2 per month or older than 6 months).....	\$2
Personalized Check Printing.....	Varies

Stop Payments

Stop Payment on Official Check.....	\$20
Stop Payment on ACH or Zelle®.....	\$20
Stop Payment Cancellation.....	Free

Debit Cards

Foreign Debit Card Transactions.....	1%
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Non-Sufficient Funds (NSF) Charges per Presentment

ACH Returned NSF.....	\$25
NSF Returned Deposit Check.....	\$18
NSF Item Paid.....	\$25
NSF Share Draft/Check Return.....	\$25
Overdraft Transfer from Credit Line.....	\$5
Overdraft Transfer from Savings.....	\$5

General Fees and Charges

Account Research, per 15 minutes.....	\$7.50
Cashier or Teller Check.....	\$5
Low Balance/Inactive Account.....	\$6/quarter
Medallion Signature Guarantee.....	\$5
Excessive Savings Withdrawals.....	\$10

Loans

Late Payment Charge.....	5% of payment
Skip-A-Payment.....	\$25

Wire Transfers

USA - Domestic Outgoing.....	\$20
International - Plus Other Institution Charges.....	\$25