



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

<u>Membership:</u>	\$20.00
<u>Overdraft, Courtesy Pay and NSF</u>	
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

<u>Miscellaneous</u>	
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 hr (1 hr. min.)
Copy of statement:	\$2.00
Garnishment/Levy processing (Idaho Residents \$10.00):	\$75.00
Check cashing:	1% 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

<u>Wire Transfers</u>	
Domestic outgoing wire transfer:	\$25.00

<u>Phone/Online Loan Payments</u>	
Phone:	\$15.00
- Returned item:	\$25.00 per presentment
Online:	\$15.00
- Returned item:	\$25.00 per presentment
- Rejected item:	\$30.00

<u>Visa® Debit</u>	
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

<u>Safe Deposit Box</u>	
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, 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.