



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 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 |

Wire Transfers

| | |
|----------------------------------|---------|
| Domestic outgoing wire transfer: | \$25.00 |
|----------------------------------|---------|

Phone/Online Loan Payments

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|------------------|-------------------------|
| Phone: | \$15.00 |
| - Returned item: | \$25.00 per presentment |
| Online: | \$15.00 |
| - 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, 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.