

Chartway Disclosure of Account Fees

Fees Effective: February 1, 2023

Checking and Overdraft Protection

Amount

Essential Checking (Waived with \$500 direct deposit and eStatement enrollment)	\$10.00/month
LifePlus Checking (waived with direct deposit or 10 monthly debit card purchases or average daily balance of \$500)	\$6.00/month
Business Checking (waived with average daily balance of \$1,500 or more)	\$10.00/month
Overdraft Privilege ¹ (can cover up to \$750 on transactions when there are non-sufficient funds)	\$30.00/per

General Accounts

Amount

Check Printing	Varies by style
Garnishment / Levy / Subpoena	\$50.00
Non-Sufficient Funds	\$30.00
Stop Payment	\$30.00
Return Items (deposited / cashed / payment)	\$20.00
Inactivity Fee ²	\$4.00
Payment by Phone	\$5.00

Cards

Amount

ATM Balance Inquiry (Non-Chartway owned machine, out of CO-OP Network®)	\$1.00
ATM / Transactions (Non-Chartway owned machine, out of CO-OP Network®)	\$1.00

Safe Deposit Box

Amount

Safe Deposit Drilling (with new keys)	\$180.00
Lost Key	\$55.00

Fees subject to change.

¹Accounts will be charged the standard Overdraft fee of \$30 for handling each overdraft created by check, ACH, Point-of-Sale, ATM withdrawal, in-person withdrawal, or other electronic item that is paid and \$30 for items returned. An overdrawn balance must be repaid within 32 days. We may not pay items under your Overdraft Privilege if you do not maintain your account in good standing by bringing your account to a positive balance within every thirty-two (32) day period for a minimum of one business day, if you default on any loan or other obligation to Chartway Federal Credit Union or if your account is subject to any legal or administrative order or levy.

²Inactivity Fee is applied to all inactive members with a daily balance less than \$200 and no transactional activity in 12 months. Account holders under the age of 18 are excluded from the Inactivity Fee.

