

# Chartway Disclosure of Account Fees

Fees Effective: September 1, 2017

CHECKING AND OVERDRAFT PROTECTION	AMOUNT
LifePlus Checking (waived with direct deposit <b>or</b> 10 monthly debit card purchases <b>or</b> average daily balance of \$500)	\$6.00/month
Overdraft Privilege <sup>1</sup> (can cover up to \$750 on transactions when there are insufficient funds)	\$30.00/per
Automated Share Transfer	\$6.00/per
Paper Statement Fee <sup>2</sup>	\$2.00/month
GENERAL ACCOUNTS	AMOUNT
Address Locator Fee/Return Statement	\$7.50
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
Single Service Account Fee <sup>3</sup>	\$4.00
Payment by Phone	\$5.00
CARDS (ATM, DEBIT, CREDIT)	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
GIFT CARDS	AMOUNT
Gift Card Purchase (non-reloadable)	\$3.00
SAFE DEPOSIT BOX	AMOUNT
Safe Deposit Drilling (with new keys)	\$180.00
Lost Key	\$55.00
WIRE TRANSFERS	AMOUNT
Outgoing Domestic	\$25.00

Fees Subject to Change



<sup>1</sup>Accounts 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. <sup>2</sup>Waived with eStatements or for minors and members aged 65 years old or greater. <sup>3</sup>Single Service Account Fee — Waived for Prime Share account holders who maintain a minimum daily balance of \$200, or have direct deposit, or have an additional qualifying product. (Definition of qualifying products are: Custom Share, Money Market, IRA, Certificate, Checking, Loan, Open Credit Card or Mortgage Loan. Account holders under the age of 18 are excluded.)