

ACCOUNT

Everyday Checking Account	FREE
Elite Checking Account	\$ 6.00
- \$2,500 Avg. Daily Balance	FREE
Elite Plus Checking Account	\$ 10.00
- \$5,000 Avg. Daily Balance	FREE
Paper Statement Fee <i>(Everyday checking Only)</i>	\$ 2.00
- Age 65 and older	FREE
- Under 18	FREE
- Marine Recruits	FREE
- Marines <i>(Up to 9 months post-graduation)</i>	FREE

CARD SERVICE

ATM Transactions	
- Frontwave Credit Union	FREE
- CO-OP	FREE
- Non CO-OP	\$ 1.50
International Service Assessment	1.0%*
<i>*Percentage of transaction value</i>	
Card Replacement	\$ 5.00
Expedited Card Delivery	\$ 30.00

E-COMMERCE

Internet & Mobile Banking	FREE
Mobile Check Deposit	FREE
Online Bill Pay	FREE
Remote Transfers	
- Institution 2 Institution <i>(Incoming)</i>	FREE
- Institution 2 Institution <i>(Outgoing)</i>	FREE
- Person 2 Person <i>(Outgoing)</i>	FREE

SERVICE

Cashier's Check	
- One per day	FREE
- Beyond one per day	\$ 3.00
Compliance with Legal Orders	\$ 75.00
Overdraft Courtesy Pay	\$ 14.00
Overdraft Protection Transfer <i>(from Savings)</i>	\$ 2.00
Returned Item	
- Nonsufficient Funds (NSF) Fee	\$ 14.00
- Returned Loan Payment	\$ 15.00
- Returned ACH Origination	\$ 15.00
Skip-a-Payment	\$ 45.00
Stop Payment	
- ACH or check	\$ 25.00
- Cashier's check <i>(with Indemnification Agreement)</i>	\$ 25.00
Wire Transfer	
- Outgoing	\$ 25.00
- Incoming	FREE
DMV Processing	COST
Statement Copy <i>(per statement)</i>	\$ 2.00
Check Copy <i>(per item)</i>	\$ 2.00