

*** Relationship Advantage plan levels¹⁴**

Classic

Less than \$25,000 minimum average daily balance in total deposits and/or loans.

Prime

\$25,000-\$49,999 minimum average daily balance in total deposits and/or loans.

Premium

\$50,000-\$99,999 minimum average daily balance in total deposits and/or loans.

Elite

\$100,000+ minimum average daily balance in total deposits and/or loans.

Homeowner Advantage

Meriwest Mortgage loan holders.

- 1 Fee waived with \$1,500 average daily balance.
- 2 Fee waived with Direct Deposit into the account within the last two (2) months.
- 3 Fee waived with \$750 average daily balance.
- 4 This product is no longer available. Existing products are grandfathered.
- 5 Applies to accounts with a combined share balance less than \$100.00 and no member-initiated activity for the previous twelve (12) months. Excludes members with Meriwest Credit Union loan accounts, Meriwest Mortgage loans, Meriwest credit cards and accounts for members younger than 18 years of age.
- 6 Fee waived if the \$2,500 minimum average daily balance is maintained in the account.
- 7 Unlimited free ATM transactions on Smart REWARDS Checking for members that meet ALL the following requirements each month: 10 posted and cleared debit card transactions per month (PIN or Signature based, not including ATM transactions), Direct deposit into account (at least \$1,000 minimum per month via ACH), and E-Documents enrollment(receive monthly e-statements and account notices electronically) each month.
- 8 Free with monthly checking account subscription to Upgrade Plan.
- 9 Fee waived for members who maintain an annual Relationship Advantage* plan level of Prime, Premium, Elite or Homeowner Advantage.
- 10 Fee waived for members who paid a minimum of \$100.00 in interest on their Stock Exchange Line of Credit for the calendar year.
- 11 Fee waived for members with a Relationship Advantage* plan level of Premium, Elite or Homeowner Advantage.
- 12 Fee waived for members with Relationship Advantage* plan level of Prime, Premium, Elite or Homeowner Advantage.
- 13 Fees subject to change by service provider.
- 14 Based on prior month's data.
- 15 Fee waived for members who maintain an annual Relationship Advantage* plan level of Prime, Premium, Elite or Homeowner Advantage. (Applies only to holders of electronic stock shares.)
- 16 Fee waived with e-Statement enrollment.
- 17 Free non-Meriwest ATM transactions on M-Account.
- 18 Fee waived if transaction amount is equal to \$4.99 or less or results in a negative balance change equal to \$4.99 or less.

AAIS 24-Hour Audio Response Service:

800-346-5706

408-363-3333

FEE SCHEDULE

CONSUMER ACCOUNTS ONLY

Changes effective August 17, 2018

Please Note:

Items that have been modified since the previous version of this Consumer Fee Schedule are designated by bold type.

This Schedule is incorporated as part of Meriwest Credit Union's Account Disclosure and Deposit Agreement, Form B-055, and should not be used separately.

Please see Meriwest Credit Union's Rate Schedule for applicable account dividend rates and annual percentage yields.

The Account Disclosure and Deposit Agreement, Rate Schedule and Fee Schedule are incorporated, and set forth the complete Truth-in-Savings account disclosures.



Federally insured by NCUA.



Share Checking Accounts

Account Services	
• Your Choice Checking	No charge
• Smart REWARDS Checking ⁷	No charge
• M-Account ¹⁶	\$3.00/month
• Smart Checking ^{1,2,4}	\$9.00/month
– Age 65 and over	\$4.50/month
Checking Account Upgrade Plan (Available for Your Choice and FLOW accounts only)	\$5.00/month
Check Copy (Deposited item)	\$5.00/copy
Check Copy (Paid item) (First 2 within any statement period FREE)	\$5.00/copy
Check Writing Fees (Your Choice Checking)	
• 0-29 checks cleared per month	No charge
• 30-79 checks cleared per month	\$6.00/month
• 80+ checks cleared per month	\$9.00/month
Check Writing Fees (Smart REWARDS Checking)	
• Unlimited Check Writing	No charge
Check Writing Fees (M-Account)	\$1.25/check
Checkbook Balancing (Minimum 1 hour)	\$25.00/hour
Check Printing	Prices may vary
Improperly Encoded Checks	\$5.00/item
Transfer Fee (Overdraft Protection Transfer) (Applies separately to each product receiving funds)	\$5.00/day

Share Savings Accounts

Excessive Activity (More than 6 preauthorized debits)	\$10.00/debit
Money Market Account ⁶	\$8.00/month

ATM/Debit Cards

Adjustments	Up to \$10.00/item
Card Replacement ⁸	\$6.00/card
ATM Transaction Fees	
• Meriwest Credit Union ATMs	No charge
• MasterCard [®] Network ATMs (CO-OP, STAR, Cirrus)	
– Deposits	No charge
– Transactions (Withdrawals, inquiries and transfers)	\$1.50/transaction
– First 3 transactions/month (Your Choice Checking ^{2,3,14} and FLOW Accounts)	No charge
– First 5 transactions/month (Smart Checking ^{1,2,14})	No charge
– Up to 15 transactions/month (Savings accounts only based on Relationship Advantage* level)	No charge
– Unlimited transactions ^{7,8,17}	No charge

Expedited Card/PIN Delivery Service ¹³	Prices may vary
Point-of-Sale (POS) Transactions	No charge
Returned First-Party Item	\$35.00/item
Returned Second-Party Item	Up to \$19.00/item

Electronic Services

Bill Pay Service	No charge
• Non-Sufficient Funds (NSF) – Paid NSF ¹⁸	\$35.00/item
– Returned NSF	\$35.00/item
• Overnight Paper Bill Payment	\$20.00/payment
• PopMoney (P2P Payment)	\$0.75/payment
• Stop Payment	\$20.00/order
Online Banking	
• e-Branch Transfer to Other Institution ^{2,12}	\$3.00/transfer
• e-Statements	No charge
• e-Tax Forms	No charge
Mobile Banking	No charge

Loans

Automobile Loan Payoff Demand	\$25.00
Home Equity Line of Credit ⁹ (Waived the first year)	\$40.00/year
Home Equity Line of Credit Payoff Demand	\$30.00
Late Loan Payment for Secured Credit (10 days after due date, maximum \$50)	\$10.00 or 5% of the amount due, whichever is greater
Late Loan Payment for Unsecured Credit (10 days after due date)	\$10.00 or 5% of the amount due, whichever is less
Reconveyance	\$125.00
Skip-a-Pay (Maximum 2 Skip-a-Pays/loan in a calendar year)	\$35.00/skipped payment
Subordination Agreement	\$325.00
ValueChoice Line of Credit ⁹ (Waived the first year)	\$25.00/year

Shared Branching Network Fees

Adjustments	Up to \$15.00/item
Returned First-Party Item	\$35.00/item
Returned Second-Party Item Up to	Up to \$25.00/item
Research Request	\$25.00/hour

Stock

Interim Nominee Stock Statement	\$5.00/copy
Nominee Stock Statement Copy (Current period FREE)	\$5.00/copy
Nominee Stock Registration Transfer	\$5.00
Nominee DTC Transfer	\$7.50
Paper Issuance for Nominee Stockholders	\$10.00
Paper Stock Registration Transfers	\$25.00
Paper Stock Stop Transfer Order	\$50.00
Report of Stock Sale Copy	\$5.00/copy
Stock Collateral on File ^{10, 15}	\$100.00/year
Stock Sale Fees	
• Nominee Next-Day Sale	\$15.00 + 0.10/share
• Nominee Same-Day Sale	\$35.00 + 0.10/share
• Nominee Good-Until Sale	\$35.00 + 0.15/share
• Paper Next-Day Sale	\$20.00 + 0.40/share
• Paper Same-Day Sale	\$35.00 + 0.40/share
• Paper Good-Until Sale	\$35.00 + 0.45/share

Safe Deposit Boxes

• Box Drilling	\$200.00
• Box Sizes	
– 3 x 5	\$40.00/year
– 5 x 5	\$60.00/year
– 3 x 10	\$80.00/year
– 5 x 10	\$110.00/year
– 10 x 10	\$150.00/year
• Key Deposit	\$20.00
• Lock Replacement ¹³	\$220.00/service

Miscellaneous Fees

Account Research (Minimum 1 hour)	\$25.00/hour
Cashier's Check ¹¹	\$5.00/check
Cash Orders ¹³	Prices may vary
Check Cashing for Non-Members	\$20.00/check
Check Redeposit	\$10.00/check
Coin Counting Machine for Non-Members	10% of dollar volume
Coin Deposit (First 5 rolls per day FREE)	\$.10/roll

Convenience Fee (Card/Check Transaction by Phone) \$12.00/transaction

Expedited Delivery Service ¹³	Prices may vary
Fax Service	\$1.00/page
Foreign Check Collection ¹³	\$20.00/check
Immigration Verification Letter	\$10.00/letter
Inactive Account ⁵	\$3.00/month
Interim Account Statement	\$5.00/copy
IRA Transfer to Another Institution (Applies separately to each product transferring funds)	\$35.00/transfer
Levy/Garnishment	\$3.00
Membership Entrance (Non-refundable)	\$5.00
Non-Sufficient Funds (NSF)	
• Paid NSF ¹⁸	\$35.00/item
• Returned NSF (Check, draft, ACH)	\$35.00/item

Notary Service	\$15.00/signature
Photocopies	\$0.25/copy
Record Subpoenas	Fee charged as allowed by law
Returned First-Party Item	\$35.00/item
Returned Second-Party Item	\$5.00/item
Returned Statements	\$5.00/month
Statement Copy (Current month FREE)	\$5.00/copy
Stop Payment Order (From any source)	\$20.00/order
Verification of Deposit	\$10.00/item
Wire Transfer	
• Domestic or International Incoming	No charge
• Domestic Outgoing	\$20.00/transfer
• International Outgoing	\$40.00/transfer