

*** 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.

AAIS 24-Hour Audio Response Service:
800-346-5706
408-363-3333

- 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.

19 Restrictions may apply.



Federally insured by NCUA.



FEE SCHEDULE

CONSUMER ACCOUNTS ONLY

Changes effective March 15, 2019

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.



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 per presentation |
| 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 ⁹ Network ATMs (CO-OP, STAR, Cirrus) | No charge |
| – 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 Service¹³

Point-of-Sale (POS) Transactions

Returned First-Party Item

Returned Second-Party Item

Electronic Services

| | |
|--|--------------------------------------|
| Bill Pay Service | No charge |
| • Non-Sufficient Funds (NSF) – Paid NSF ¹⁸ | \$35.00/item per presentation |
| – Returned NSF | \$35.00/item per presentation |
| • 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 per presentation |
| Returned Second-Party Item | Up to \$25.00/item per presentation |
| Research Request | \$25.00/hour |

Prices may vary

No charge

\$35.00/item per presentation

Up to \$19.00/item per presentation

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) | \$1.00/roll |
| Convenience Fee (Card/Check Transaction by Phone)¹⁹ | \$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 (Overdrafts from any source) | \$35.00/item per presentation |
| • Returned NSF (Check, draft, ACH) | \$35.00/item per presentation |
| Notary Service | \$15.00/signature |
| Photocopies | \$0.25/copy |
| Record Subpoenas | Fee charged as allowed by law |
| Returned First-Party Item | |
| Returned Second-Party Item | \$5.00/item per presentation |
| 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 |