



## Schedule of Service Costs

Effective July 1, 2018

### MEMBERSHIP FEES

One-time Non-Refundable Membership fee	\$ 5
Minimum balance to open new Membership	\$10
Re-application within six months of account closing	\$15

### CHECKING ACCOUNT FEES

Automatic Overdraft Transfer (up to 5 per month)	\$ 3
Automatic Overdraft Transfer from EZLINE	Free
Founders' Checking	Free
Convenience Checking	Free
with Direct Deposit/any loan or line of credit, otherwise	\$ 5 per mo.
Interest Checking	\$7.50 per mo.
balance required to avoid monthly charge	
AND earn dividends is \$2,500	
Check Orders	Varies with style
Copy of Paid check (2 free per month)	\$ 3
Insufficient Funds (NSF) Checks including ACH and Bill Pay	
Returned or Paid item	\$22
Stop Payment Request	\$15 each

### SAVINGS ACCOUNT FEES

IRA Accounts	
Excessive IRA Withdrawals (1 free per quarter)	\$ 5
IRA Trustee to Trustee transfer	\$25
IRA Closure in less than 6 months	\$75
Rate Chaser Money Market	Free
Regular Savings	Free
Savings Withdrawals (3 free per month)	\$ 1 each
waived with minimum \$2,500 aggregate in savings/loans	

### ATM FEES

ATM Withdrawal (3 free per mo. at non-Co-op ATMs)	\$ 1 each
Replacement ATM Card/PIN.	\$ 5 each
ATM Deposit Adjustment	\$ 2

### VIRTUAL BRANCH AND BILL PAYER FEES

Virtual Branch with Checking	Free
without Checking	\$ 3 per mo.
Bill Payer Account Research	\$25-\$35 per hour
through cost basis from bill pay vendor	
Re-set security code.	Free

### LOAN FEES

Subordination Agreement	\$75
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### GENERAL FEES

Account History	\$ 2 per page
waived with minimum \$2,500 aggregate in savings/loans	
Account Research/Reconciliation	\$20 per hour
Address Correction/Mail Return	\$ 5
Check Cashing	\$ 5
waived with minimum \$2,500 aggregate shares/loans	
Compliance with Legal Order (levy, garnishment, etc.)	\$25
Copy of Corporate Check	\$ 3
Copy of Statements	\$ 2
Corporate Check Payable to Third Party	\$ 4
waived with minimum \$2,500 aggregate in shares/loans	
Notary Service (non-CU documents)	\$15 per signature
Dormant Account Escheat Locator	\$ 5 per mo.
Returned Deposit Item	\$15
Telephone Audio Response (4 free per month)	\$ 2
Verification of Deposit	\$10
Visa Travel Money Card	\$ 9.95
Visa Travel Money Card- reload fee	\$ 2
Wire Transfers outgoing Domestic	\$15
Wire Transfer outgoing International	\$30
Incoming Wire Transfer	Free

All fees will be assessed at the time of service or deducted from your Account. Any fees or charges incurred by the Credit Union for extra service or special handling of your Account will be passed on to you.

The Credit Union reserves the right to revise this agreement, our rules or policies, at any time. If we do so, we will notify you.

### Dow Great Western Credit Union

Mailing Address  
P.O. Box 2059  
Antioch, CA 94531

### Branch Locations

4041 Lone Tree Way, Suite 100, Antioch, CA - opening January 2007  
North End of Loveridge Road (at Dow Chemical Co.) Pittsburg, CA

### Antioch Branch

Main Phone: (925) 331-1010  
Main Fax: (925) 331-1066  
[www.dowcu.org](http://www.dowcu.org)

### Pittsburg Branch

Main Phone (925) 432-5742  
Fax (925) 432-5929