

# Fee Schedule



2919 E. Mission Avenue  
Spokane, WA 99202-3691  
Ph: 509.535.0191  
TF: 800.828.8691  
Fx: 509.535.0288  
<http://www.progressionscu.org>

<b>SERVICE FEES</b>	
Membership Fee (Age 18 and older)	\$20.00
Cashier's Check Fee (after 1 free per day)	\$3.00
Money Order Fee	\$3.00
Safe Deposit Box Annual Fee	\$20.00-\$65.00
Safe Deposit Box Lost Key	\$10.00
Safe Deposit Box Drill Fee	At cost
Incoming Wire Transfer Fee	\$10.00
Outgoing Domestic Wire Fee	\$25.00
Outgoing International Wire Fee	\$40.00
Membership Closure Fee (if closed within 90 days of opening)	\$5.00
Garnishment/Levy Processing Fee	\$35.00
Bad Address Fee	\$5.00 per month
Prior Statement Copy Fee	\$2.00 per statement
Deposited/Payment Items Returned Fee (any reason)	\$30.00 per item
On Demand ACH Posting Fee	\$10.00 per item
Coin Counter Fee	Free for members, 5% of amount for non-members
<b>SHARE ACCOUNT FEES</b>	
Basic Savings Fee (waived with any other product or service or minimum balance of \$200.00)	\$5.00/month
<b>SHARE DRAFT FEES</b>	
2 <sup>nd</sup> Chance Checking Account Monthly Fee	\$15.00 per month
Stop Payment Fee	\$30.00 per item
Stop Payment Fee via It's Me 247 or CU*Talk	\$15.00 per item
Check Copy Fee (1 <sup>st</sup> 2 each statement period N/C)	\$5.00 per copy
Check Copy Fee via It's Me 247	Free
Account Research & Checkbook Balancing Fee	\$25.00 per hour
Automatic Overdraft Transfer Fee	\$2.00 per transfer
Checks & ACH Items Non-Sufficient Funds Returned Fee	\$30.00 per presentment
Checks & ACH Items Non-Sufficient Funds Paid Fee	\$30.00 per item
Account History Fee	\$1.00 per history
Temporary Checks Fee (minimum 4 checks)	\$0.25 per check/Min \$1.00
Non-Micr Encoded Checks Fee	\$5.00 per check
<b>VISA DEBIT/ATM CARD FEES</b>	
Card Replacement Fee	\$10.00
Recurring Debit Card Transaction Non-Sufficient Funds Paid Fee (must opt in)	\$30.00 per item
<b>VISA CREDIT CARD FEES</b>	
Card Replacement Fee	\$10.00 per card
Rush Delivery Fee	\$35.00
Copy of Visa Draft Fee	\$4.00 - \$12.00 per copy
Over Limit Fee (must opt in)	\$Up to \$35.00
ATM Cash Advance Fee	Variable
Late Fee (6 days or more past due)	Up to \$35.00
<b>INDIVIDUAL RETIREMENT ACCOUNT (IRA) FEES</b>	
Account Closure Fee	\$25.00
<b>LOAN FEES</b>	

Title Transfer Fee/UCC Fee	Variable – Actual charge by third party licensing agent
Telephone Loan Payment (via ACH or Debit Card from another financial institution)	\$15.00 per payment
Late Fee (6 days or more past due)	\$20% of the interest due or \$35.00, whichever is greater
<b>MORTGAGE LOAN FEES</b>	
Mortgage Application Fee	\$50.00
Home Equity Line of Credit Loan Application Fee	\$50.00
1 <sup>st</sup> Mortgage Origination Fee	0.50%
1 <sup>st</sup> Mortgage Underwriting Fee	\$325.00
Recording Fee	Variable
Deed of Trust Filing Fee	Variable
Title Search Fee	Variable
Reconveyance Fee	\$100.00
Appraisal Fee (minimum)	\$350.00
Drive By Appraisal Fee	
30 Mile Radius	\$45.00
60 Mile Radius	\$95.00
Over 60 Miles	Appraisal done by professional appraiser
<b>Fees Subject to Change Without Notice</b>	

