

# SCHEDULE OF FEES

At Goldenwest Credit Union, we offer a wide variety of services at low prices to meet the needs of our members. For more detailed information about services, please contact your nearest Goldenwest office or the contact center.

## SHARE ACCOUNT FEES

Membership Fee	FREE
Closing Fee (if closed within first six months)	\$10.00
Inactive Account Fee	\$2.00

Per month for accounts with cumulative balances below \$200 with no activity for twelve months (accounts of minor members are excluded). May be charged yearly.

## CHECKING ACCOUNT FEES

Checks	Varies depending on style of checks ordered
Bill Pay*	FREE
Mobile Deposit	FREE
Courtesy Pay	\$22.00
Reward Yourself Checking**	\$5.00

## VISA/ATM CHARGES

Visa Card Annual Fee***	Varies by VISA type and account relationship
Visa Cash Advance Fee	1.50% of amount advanced
Reloadable Visa Fee	\$4.95
Late Payment	up to \$22.00
Replacement Card (per card)	\$3.00
Goldenwest ATM Transactions	FREE
Non-Goldenwest ATM Transactions (per transaction including inquiries)	\$1.00
Gift Cards	\$2.50

\* No cost for the first 15 payments per month. \$0.50 per item after 15 payments in the same calendar month.

\*\* \$5 monthly fee waived with qualifying direct deposit, 9 debit/credit card purchases per month, and statements on account.

\*\*\* Currently no annual fee.



The information about fees is accurate as of 03/01/2025 and is subject to change.  
 Please contact Goldenwest Credit Union for information. P.O. Box 1111, Ogden UT 84402  
 1-800-283-4550 • 801-621-4550

## OTHER SERVICE FEES APPLICABLE TO ALL ACCOUNTS

Check Cashing	\$2.00
	For members who do not participate in any services other than Shares and have a balance of less than \$200.00
Coin Counting (per hour)	\$10.00
	Varies by type of coin counted and account relationship
Returned Deposited Check - drawer originated (per item)	\$18.00
Non-Sufficient Funds (per item - checks and electronic)	\$22.00
Returned ACH item (per item)	\$22.00
Returned Mail Fee (per returned item)	\$2.00
Copy of Statement	\$2.00
	Current month free
Copy of Transaction History (per year)	\$10.00
Check Copy (per copy)	\$3.00
Account Research/Reconciliation (per hour)	\$20.00
Teller Check (per check)*	\$1.00
Cashier's Check (per check)*	\$1.00
Money Order (per money order)*	\$1.00
Stop Payment Order (per check, series of checks or electronic item)	\$10.00
External Dividend Transfer Fee	\$15.00
	Per transaction
Foreign Check Processing Fee	\$35.00
	Minimum Check Amount \$100.00
Canadian Check Processing Fee	\$25.00
	Minimum Check Amount \$100.00

## MISCELLANEOUS SERVICES

ReadyPay ACH eCheck Payment	\$1.00
ReadyPay Debit Card Payment	\$4.95
Phone Payment by Card	\$10.00
Federal Reserve Wire Outgoing	\$15.00
Federal Reserve Wire Incoming	\$10.00
International Wire	\$45.00
Safe Deposit Box Annual Fee	Varies by size of box
Notary Public	FREE
NADA Blue Book Prices & Web Car Book® Quotes	FREE
Copy Machine (up to 10 copies)	FREE
Direct Deposit/Payroll Deduction	FREE
Fax (per page)	\$1.00

\* Waived if aggregate savings/loan balance is greater than \$5,000.