

MERIWESTSM

CREDIT UNION

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FEE SCHEDULE

CONSUMER ACCOUNTS ONLY

Changes effective October 14, 2025

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.

*Merit Rewards Program levels¹¹

Merit Classic

Members who do not currently qualify for the Merit Plus, Gold, or Platinum Reward Program levels below.

Merit Plus

Members who maintain a checking account with a monthly direct deposit¹⁵ of at least \$1,000.

Merit Gold

1. Members who maintain; (a) a checking account with a monthly direct deposit¹⁵ of at least \$1,000, (b) at least one additional Qualifying Product from the list below, and (c) at least a \$5,000 minimum average daily balance in total deposits and/or loans with Meriwest Mortgage loans.

OR

2. Meriwest at Work Program members who maintain a checking account with a monthly direct deposit¹⁵ of at least \$1,000.

Merit Platinum

1. Members who maintain; (a) a checking account with a monthly direct deposit¹⁵ of at least \$1,000 and (b) at least three (3) different additional Qualifying Products from the list below, (c) a \$10,000+ minimum average daily balance in total deposits and/or loans with Meriwest Credit Union, excluding Meriwest Mortgage loans.

OR

2. Members who maintain a combined average daily balance of at least \$250,000 in total deposits with Meriwest Credit Union and/or assets under management with Meriwest

Wealth Advisors

Qualifying Products

-Share Certificate Accounts

-Share Savings Accounts

-Money Market Accounts

-Auto Loans

-Unsecured Lines of Credit with a Balance

-Personal/Money Manager and Other Unsecured Loans

-Share and Other Secured Loans

-Closed-End Equity Loans

-Home Equity Lines of Credit with a Balance

-Current Meriwest Credit Cards with Monthly Activity

-Meriwest Mortgage Loans (Counts as 2 Products)

-Meriwest Wealth Advisor Accounts (Counts as Products)

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 shared 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 and ATM Surcharge Fee Rebate allowance not to exceed \$20.00 per month on Smart REWARDS Checking for members that meet ALL the following requirements each month: At least ten (10) posted and cleared debit card and or point-of-sale (POS) transactions (with a minimum amount of \$5.00/transaction) or at least \$500 in total posted and cleared debit card and/or point-of-sale (POS) transactions during the monthly statement cycle (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 Fee waived for members with a Merit Rewards Program* level of Merit Gold or Platinum.

9 Fee waived for members with a Merit Rewards Program* level of Merit Platinum

10 Fees Subject to change by service provider

11 Based on prior month's data
12 Fee waived with e-Statement enrollment

13 One (1) Skip-a-Pay fee waived per year for members with Merit Rewards Program* level of Merit Gold. Two (2) Skip-a-Pay fees waived per year for members with a Merit Rewards Program* level of Merit Platinum.

14 Fee waived if transaction amount is equal to \$10 or less or results in a negative balance change equal to \$10 or less.

15 Direct deposit; aggregate of at least \$1,000 per month, must be consecutive for at least two (2) months.

16 Fee waived if amount paid in interest is at least equal to the Annual Fee amount before each loan anniversary date.

17 There is a maximum limit of three (3) Paid NSF and/or Returned NSF that may be assessed per day, per account.

18 Limit one Safe Deposit Box per member.



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Share Checking Accounts

Account Services	
• Smart Start	No charge
• Easy Checking	No charge
• Smart REWARDS Checking	No charge
• Smart Checking ^{1,2,4}	\$9.00/month
– Age 65 and over	\$4.50/month
Check Copy	No charge
Check Writing Fees	
• Easy Checking	No charge
• Smart REWARDS Checking	No charge
Checkbook Balancing (Minimum 1 hour)	\$25.00/hour
Check Printing ¹⁰	Prices may vary
Improperly Encoded Checks	\$5.00/item
Overdraft Protection Transfer	No charge

Share Savings Accounts

Account Services	
• Regular Savings ⁴	No charge
• Premier Savings	No charge
• You Name It Savings	No charge
• Youth Savings	No charge
• IRA Savings	No charge
• High Yield Money Market ⁴	No charge
• Money Market ^{4,6}	\$8.00/month
• Money Market Max	No charge
• SecureEdge Money Market	No charge

ATM/Debit Cards

Adjustments	Up to \$10.00/item
Card Replacement	\$6.00/card
ATM Transaction Fees	
• Meriwest Credit Union ATMs	No charge
• Mastercard® Network ATMs (CO-OP, STAR, Cirrus)	
– Deposits (CO-OP only)	No charge
– Transactions	\$1.50/transaction
(Withdrawals and transfers) (Smart REWARDS Checking ⁷)	
– Balance Inquiry	No charge
– First 2 transactions/month (Smart Start Account)	No charge
– First 3 transactions/month (FLOW ⁴ and Smart Start Accounts)	No charge
– First 5 transactions/month (Smart Checking ^{1,2,11})	No charge
Expedited Card/PIN Delivery Service ^{9,10}	Prices may vary
Point-of-Sale (POS) Transactions	No charge
Returned First-Party Item	No charge
Returned Second-Party Item	No charge

Electronic Services

Bill Pay Service	No charge
• Non-Sufficient Funds (NSF)	
– Paid NSF ^{14,17}	\$10.00/item
– Returned NSF ¹⁷ (ACH)	\$10.00/item
• Overnight Paper Bill Payment	\$29.95/payment
• Stop Payment ⁸	\$20.00/order
Online Banking	
• e-Statements	No charge
• e-Tax Forms	No charge
• Account to Account (A2A) Transfers	No charge
• Person to Person (P2P) Transfers	No charge
Mobile Banking	No charge

Loans

Home Equity Line of Credit Annual Fee ¹⁶	Refer to Loan Agreement
ValueChoice Line of Credit Annual Fee ¹⁶	Refer to Loan Agreement
Home Equity 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	Prices may vary by county
Skip-a-Pay ¹³ (Maximum 2 Skip-a-Pays/loan in a calendar year)	\$35.00/skipped payment
Subordination Agreement	\$325.00
UCC Fixture Termination Fee	\$105.00
UCC Fixture Renewal Fee	Refer to Loan Agreement

Shared Branching Network Fees

Adjustments	Up to \$15.00/item
Returned First-Party Item	No Charge
Returned Second-Party Item	No Charge

Safe Deposit Boxes

• Box Drilling	\$200.00
• Box Sizes¹⁸	
– 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/year
• Lock Replacement ¹⁰	\$220.00/service

Miscellaneous Fees

Cashier's Check ⁸	\$5.00/check
Cash Orders ¹⁰	Prices may vary
Check Cashing for Non-Members	\$20.00/check
Coin Counting Machine for Non-Members	10% of dollar volume
Coin Deposit (First 5 rolls per day FREE)	\$.10/roll
Expedited Delivery Service ¹⁰	Prices may vary
Fax Service	\$1.00/page
Foreign Check Collection ¹⁰	\$20.00/check
Immigration Verification Letter	\$10.00/letter
Inactive Account ⁵	\$3.00/month
Interim Account Statement	No charge
IRA Transfer to Another Institution (Applies separately to each product transferring funds) ⁸	\$35.00/transfer
Levy/Garnishment	\$20.00
Membership Entrance (Non-refundable)	\$5.00
Non-Sufficient Funds (NSF)	
• Paid NSF ^{14,17}	
(Overdrafts from any source)	\$10.00/item
• Returned NSF ¹⁷ (ACH)	\$10.00/item
Notary Service	\$15.00/signature
Photocopies	\$0.25/copy
Record Subpoenas	Fee charged as allowed by law
Returned First-Party Item	No charge
Returned Second-Party Item	No charge
Returned Statements	\$5.00/month
Statement Copy	No charge
Stop Payment Order (From any source) ⁸	\$20.00/order
Verification of Deposit	\$10.00/item
Wire Transfer	
• Domestic or International Incoming	No charge
• Domestic Outgoing ⁸	\$20.00/transfer