



## Fee Schedule

The following schedule shows WFCU's Fees effective August 2019

### SHARE DRAFT ACCOUNT FEES

Overdraft/NSF/Courtesy Pay Fee*	\$30.00/Item
Overdraft Transfer Fee	\$2.00/transfer
Share Draft Printing	Prices vary by style
Checkbook Balancing	\$25.00/Hour, 1 Hour
Minimum	
Temporary Check	\$1.50/page of 4
Stop Payment (ACH or Check)	\$30.00/Item
Deposited Item Return	\$15.00/Item
Check Copy	\$3.00/Copy
Check Conversion Fee	\$2.00/Check
Ultimate Checking Monthly Maintenance	\$10.00, Waived with Direct Deposit to Checking
Preferred Monthly Maintenance	\$20.00, Waived with Direct Deposit to Checking

\*NSF, Overdraft, and Courtesy Pay fees may result from share drafts, POS transactions, ATM withdrawals, in-person withdrawals, online banking bill payments, and ACH.

### OTHER SERVICE FEES (APPLICABLE TO ALL ACCOUNTS)

Deposited Item Return	\$15.00/Item
Wire Transfer	Domestic - Outgoing \$20.00/Transfer
International	Incoming or Outgoing \$30.00/Transfer
Money Order	\$3.00/Money Order
Check Copy	\$3.00/Copy
Stop Payment (ACH or Check)	\$30.00/Item
Fax: Local	\$0.75/Page

Fax: Nonlocal.....	\$1.25/Page
Fax:International.....	\$2.00/Page
Personal Copy.....	\$0.10/Copy
Corporate Checks.....	First check per day free, all others \$3.00 each per day
Christmas Account Early Withdrawal Fee.....	\$5.00/each
Research.....	\$25.00/Hour, 1 hour minimum
Account Closing within 3 Months.....	\$25.00
Garnishments/Tax Levies.....	\$15.00/Item
Below Par Value.....	\$10.00/Month
Address Research.....	\$10.00/Month
Dormant Account.....	\$10.00/Month
Foreign Item Collection.....	\$17.00/Item
Gift Card Fee.....	\$4.00/each.....\$1.00/each during November & December
Interim or Duplicate Statement Fee.....	\$2.00/Copy
Payment by Debit Card/Credit Card/ACH.....	\$10.00
Check Cashing - Free to members who have a share balance of \$100 or more or a loan, certificate of deposit, or active (activity in last 30 days) checking account. Otherwise a \$5.00 fee will be imposed per visit.	

## IRA FEES

IRA Withdrawal*.....	4 free per year, \$25.00 each additional
IRA Transfer Out.....	\$25.00/Transfer

\*Does not pertain to RMD or Periodic Payments

## ELECTRONIC FUNDS TRANSFER FEES

Outbound Interbank Fee (FI Transfer).....	\$2.00/Transfer
PIN-Based ATM Transactions...First 6 per month without charge, each additional transaction \$1.50 each	
ATM/Debit Card Replacement.....	One free card per year, each additional \$5.00/each

Nonmember ATM.....	\$2.00/each
PIN Reissue.....	\$2.00/each
Debit/ATM Card Normal Rush Order Fee.....	\$25.00 Card only.....\$50.00 Card and PIN
Debit/ATM Card Priority Rush Order Fee.....	\$50.00 Card only.....\$100.00 Card and PIN

**BILL PAY FEES**

Inactive Bill Pay .....	\$3.00/Month, 60-Day Grace Period before Inactive Fee Charged, Closed After 90 Days' Inactivity
Overnight Rush Check Payment.....	\$19.95
2nd Day Rush Check Payment .....	\$14.95 Standard .....\$4.95 Electronic
Charitable Donations.....	\$1.99
Gift Pay.....	\$2.99
Reactivation.....	\$10.00
Stop Payment.....	\$30.00/Item
Non-sufficient Funds (NSF Item).....	\$30.00/Item

**SAFE DEPOSIT BOX**

3" X 5" Box.....	\$25.00/Year
3" X 10" Box.....	\$35.00/Year
5" X 10" Box.....	\$50.00/Year
10" X 10" Box.....	\$75.00/Year

Lost Key.....Members may get a duplicate key made at their expense or at the credit union for \$65.00. Any key that does not function correctly when agreement is terminated will not be accepted, and will be treated as a lost key.

Surrender Box W/One Key.....	\$110.00 to replace lock
Two Lost Keys or Surrender Box without Keys.....	\$135.00 to drill and replace lock

**MONEY MARKET FEES**

Excessive Withdrawal.....	\$5.00/each after 6 withdrawals per month
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## VISA FEES

Late, Over Limit, Returned Payment.....Will not exceed \$25.00 unless one of the card holder's last 6 payments were late, in which case \$35.00

Penalty Fees.....Will not exceed the dollar amount associated with the card holder's violation

Multiple penalty fees will not be charged on a single late payment or other violation of account terms.