

Wayne Westland Federal Credit Union

Fee Schedule



LOAN CHARGES

FEE

Loan Late Payment Fee (after 15-day grace period)	\$35
Loan and Mortgage Modifications	\$300
Home Equity Approval Fee.....	\$250
Home Equity Title Fee	Call for price
Home Equity Loans - Convert Variable to Fixed or Fixed to Variable	\$50
Refinance Loan after initial 12 months	\$35
Skip-a-Payment on Loan Payments	\$5

ATM / DEBIT / VISA CHARGES

FEE

ATM Withdrawals	\$1 (5 FREE /month with WWFCU or CO-OP Network Machines)
Withdrawal at Foreign ATM Machine.....	\$2
ATM Surcharge Fee on WWFCU machines.....	\$2
<i>(non-credit union cards only)</i>	
Overdrawn Status	\$35 per occurrence
ATM/MasterCard Debit/Visa Cards	First one FREE!
Replacement cards (Lost, Stolen, Captured, Worn)	\$5
Visa Gift Card.....	\$5
Visa Late Payment Fee	\$25
Foreign Credit Card Cash Advance.....	\$15
<i>WWFCU is not responsible for foreign ATM surcharge fees.</i>	
Account Research	\$25 first hour/\$15 each additional hour
Visa check payment returned.....	\$25
Foreign Transaction.....	1% of each transaction amount

FREE SERVICES WITH YOUR CREDIT UNION MEMBERSHIP

Home Banking	GreenPath Financial Wellness	Extension Agreements
Shared Branch Access	CARFAX Report	Phone Access Line (PAL)
Bill Pay	CardNav	Mobile Banking
Monthly E-Statements	Loan Payments and Advances	NO Monthly Maintenance fees on Youth Accounts (age 17 and under)
Account Transfers	Notary Public (for members only)	



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ACCOUNT CHARGES

FEE

Monthly Low Balance Fee-Savings (\$50 minimum).....	\$3.00/month (waived with current loan)
Monthly Low Balance Fee-Checking (\$400 minimum)	\$5.00/month (waived with Direct Deposit)
Lifestyle Checking Account.....	FREE (less than 5 checks per month) \$5 (if more than 5 checks clear per month)
Business Account Fee (Savings only).....	\$10 per month
Business Account Fee (Savings & Checking)	\$25 per month
Bad Address Fee	\$10 per month
Overdrawn/Non-Sufficient Funds.....	\$35 per occurrence
Overdraft Privilege /Courtesy Pay Fee	\$35 per occurrence
Dormant Account Fee (two years no transactions)	\$10 per month
Re-Open Closed Account Fee	\$25
Auto Transfer (from savings to cover overdrafts)	\$2 per transfer
New Account Membership Fee	\$2
Return Item Fee	\$25

MISCELLANEOUS CHARGES

FEE

Money Orders.....	\$.50 each
Cashier's Check (amount under \$1500)	\$2
Certified Check	\$3
Personal Checks.....	Varies depending on style chosen
Check Cashing Fee (non-members)	5% of dollar amount
Check Copy	\$2 per item (FREE on Home Banking!)
Statement Copies.....	\$5 per month
History	\$1 per month for savings /\$5 per month checking
Wire Transfers (Outgoing)	\$15 Domestic / \$40 International
Canadian Check Processing.....	\$10
Quickchange Coin Redemption.....	5% of total dollar amount (members) 10% of total dollar amount (non-members)
Stop payment of check	\$25 (free if lost)
ACH Stop Payment	\$25
Account Reconciliation/Research Fee.....	\$25 first hour/\$15 each additional hour
Levy or Garnishment Fee	\$50
Escheats Account Processing.....	\$50
Medallion Signature Guarantee	\$35

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