

Fee Schedule

ACCOUNT CHARGES

- » Monthly Low Balance Fee-Savings (\$50 minimum)
- » Monthly Low Balance Fee-Checking (\$400 minimum)
- » Lifestyle Checking Account

- » Business Account Fee (Savings only)
- » Business Account Fee (Savings & Checking only)
- » Bad Address Fee
- » Overdrawn/Non-Sufficient Funds
- » Overdraft Privilege /Courtesy Pay Fee
- » Dormant Account Fee (two years no transactions)
- » Re-Open Closed Account Fee
- » Auto Transfer (from savings to cover overdrafts)

FEE

- \$3.00/month (waived with current loan)
- \$5.00/month (waived with Direct Deposit)
- FREE (less than 5 checks per month)
- \$5 (if more than 5 checks clear per month)
- \$10 per month
- \$25 per month
- \$10 per month
- \$35 per occurrence
- \$35 per occurrence
- \$10 per month
- \$25
- \$2 per transfer

MISCELLANEOUS CHARGES

- » Money Orders
- » Cashier's Check (amount under \$1500)
- » Certified Check
- » Checking Printing
- » Check Cashing Fee (non-members)
- » Check Copy
- » Statement Copies

- » History
- » Wire Transfers (Outgoing)
- » Canadian Check Processing
- » Quickchange Coin Redemption

- » Service Center Fees
- » Stop payment of check
- » ACH Stop Payment
- » Account Reconciliation/Research Fee
- » Levy or Garnishment Fee
- » Escheats Account Processing

FEE

- \$.50 each
- \$2
- \$3
- Varies depending on style chosen
- 5% of dollar amount
- \$5 per item (FREE on Home Banking!)
- \$5 per month (savings)
- \$10 per month (checking)
- \$1 per month for savings /\$5 per month checking
- \$15 Domestic / \$30 International
- \$10
- 5% of total dollar amount (members)
- 10% of total dollar amount (non-members)
- \$2.50 per transaction (FREE on Wednesdays & with direct deposit)
- \$25 (free if lost)
- \$25
- \$25 first hour/\$15 each additional hour
- \$50
- \$50

Effective 10-1-2015

Fee Schedule

LOAN CHARGES

FEE

» Loan Late Payment Fee (after 15 day grace period)	\$35
» Loan and Mortgage Modifications	\$300
» Home Equity Title Fee (amounts \$5000-\$49,999)	\$250
» Home Equity Title Fee (amounts \$50,000 and over)	\$550

ATM / DEBIT / VISA CHARGES

FEE

» ATM Withdrawals	\$1 (5 FREE each month using WWFCU or Co-op Network Machines)
» Withdrawal at Foreign ATM Machine	\$2
» ATM Surcharge Fee on WWFCU machines (non-credit union cards only)	\$2
» 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

WWFCU is not responsible for foreign ATM surcharge fees.

FREE SERVICES WITH YOUR CREDIT UNION MEMBERSHIP

- **FREE Home Banking which includes:**
 - ✓ **FREE Bill Pay**
 - ✓ **FREE Account History**
 - ✓ **FREE Monthly E-Statements**
 - ✓ **FREE Account Transfers**
 - ✓ **FREE Loan Payments and Advances**
 - ✓ **FREE Copies of Cleared Checks**
- **FREE Notary Public (for members only)**
- **FREE Skip-A-Pay on loan payments**
- **FREE Extension Agreements**
- **FREE Phone Access Line (PAL)**
- **FREE Mobile Banking**
- **NO Monthly Maintenance fees on Youth Accounts (age 17 and under)**