

WCCU FEE SCHEDULE

Checking, Debit Card & ATM Card Fees

ATM Transactions

- No surcharge at WCCU ATM's (non-WCCU Cards: \$3)
- Transactions at all Non-WCCU ATM's: \$1
(may be refunded with Awards Checking Requirements)

Check Copies: \$1 each

Debit Card Replacement

- \$5 for first occurrence then \$10 each

Overdraft Privilege

- Per presentment – see WCCU Overdraft Privilege Policy for complete details.

Overdraft Protection: \$5 transfer fee

Overdraft/NSF Fee

- A \$25 fee is incurred each time an item is presented
- Items that may cause a fee include, checks, electronic payments, and debit card purchases and ATM withdrawals (if opted in)
- Returned items that are represented may incur an additional \$25 fee
- Note: Maximum of \$125 (5 overdraft fees) per day

Personalized Checks: Prices vary by style.

Temporary Checks: \$5 book of 8

Business Checking Fees

Check Deposits

- Business Basic: 100 FREE per mo. then \$ 0.20/item
- Business Premium: 150 FREE per mo. then \$0.20/item *
- Business Elite: 200 FREE per mo. \$0.20/item *
- Business Non-Profit: n/a

Monthly Service Fee

- Business Basic: \$0
- Business Premium: \$10*
- Business Elite: \$15*
- Business Non-Profit: \$0

Minimum Balance Fee

- Business Basic: \$10 if daily balance <\$300
- Business Premium: \$10 if daily balance <\$,1000*
- Business Elite: \$10 if daily balance < \$5,000*
- Business Non-Profit: \$0

Check Scanning Software/Remit Plus: \$150 per month plus \$0.05 per check*

**Earning Credit may offset fees. See disclosure for details.*

Loan Related Fees

Mortgage

- From \$499 to 0.50% of loan amount - Origination Fee
- \$100 - HELOC Fee
- \$150 - Mortgage Subordination
- \$150 - Partial Release
- \$150 - Curtailment
- \$250 - Real Estate Extension/Modification
- \$250 - Construction Extension (1-3 months)
- \$500 - Construction Extension (4-6 months)

Consumer

- \$75 - Extension/Modification

Miscellaneous Fees

Account Research/Reconciliation: \$20 per Hour/1 hour min.

Bad Address: \$5 per month

Inactive account fees may result in closing of account.

Cashier's Checks: \$4

Christmas Club Penalty: \$6 for each early withdrawal

Coin Counting: Non-members: 5% of total (min. \$1 charge)

Credit Card

- Cash Advance - 2% of amount (\$5 minimum)

- Card Replacement Fee: \$10 (*additional fee for rush order*)

- Late Payment Fee: \$25

Dormat Account Fee: Accounts with no activity for 12 months \$5 per month (exceptions: minors, certificates, IRAs, HSAs, accts with loans)

Inactive account fees may result in closing of account.

Depositing a Bad (returned) Check: \$10 per item.

Fax: Receiving: \$1 per page

Sending: first 3 pages \$5 (each additional page \$1)

Garnishment/Tax Levy: \$50 Each

Gift Cards: \$3.50 each VISA Gift Card

HSA Fees: \$20 to open or close account

IRA Closing/Transfer Fee: \$25

Notary Public: FREE

Medallion Stamp (signature guarantee): \$5

Minimum Balance Monthly Fees:

- \$2 if HSA balance falls below \$500

- \$10 if Money Management bal. falls below \$2,500

- \$10 if Money Management Plus bal. falls below \$500,000

Pay a Person (P2P) Real Time Debit Fee for P2P non WCCU

Receivers: \$3 per transaction

Photocopies: \$0.15 each

Returned Loan Payment: \$15 per item/occurrence.

Safe Deposit Box Annual Rental (where available)

\$25 (3 X 5), \$35 (3 X 10), \$55 (5 X 10), \$80 (10 X 10)

- Key Replacement: At cost

- Lock Drilling: At cost

Statement (duplicate copy) or Printout of Current Activity

\$3 per statement or account research fee (the less of the two)

Stop Payment: \$20 per item (check or electronic)

Wire Transfers:

- \$10 Incoming transfer

- \$20 Outgoing U.S. transfer

- \$60 Outgoing foreign transfer

Fee schedule subject to change. Contact WCCU for current information or information for accounts no longer offered.

Westby Co-op Credit Union
PO Box 70, Westby, WI 54667
(608) 634-3118
www.wccu.coop



Federally Insured by NCUA. Equal Housing Lender.

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