



WESTMINSTER FEDERAL CREDIT UNION

Service Fee Schedule

GENERAL SERVICES

Money Orders.....	\$1.50
Visa Travel Money Card (Unlimited re-loads @ \$4.95 each)....	\$10.95
Dormant Account (Monthly).....	\$10.00
WFCU Checks 1 st one per day is free, then chg > 1.....	\$2.00
Certified WFCU Treasury Check (No Stop Payments)..../.....	\$5.00
WIRE Transfers:	
Domestic Wire Out.....	\$25.00
International Wire Out.....	\$45.00
Wire in.....	FREE
CU to CU wire fee.....	\$10.00
COPY OF STATEMENT:	
Current & Previous Month..	FREE
Prior Months (Free On-line)..	\$1/Page
Copy Machine Copies / Fax (Per Page).....	\$0.20
RETURNED STATEMENT - Bad Address	\$10/ Stmt.
Returned Deposited item.....	\$20.00
Credit Report (No Charge with loan Applications).....	\$12.50
Notary Service (Non-member Fee \$5.00).....	Free
Debit/Credit Card (Express Pay) payment fee	\$5.00
Garnishments & Levies	\$40.00
Coin Counting	10%

Loans

Late Loan Payment (after 10 days past due date).....	\$20.00
Loan Subordinations	\$40.00
Rate Reduction Fee: Loan Balance < \$25K \$150; ≤\$50k \$200; > \$50k \$250	

Savings Accounts

Minimum Account Balance... (Youth/CUDC \$5.00)	\$25.00
Membership Fee.....	\$1.00
Early Account Closure (within 180 days of opening account)....	\$20.00
Reg 'D' fee => 6 automatic transfers (Free to do your own)....	\$4.00

Checking Accounts (Dividends & No Minimum Balance)

Monthly Account Fee	FREE
Per Check Charge (Unlimited check writing)	FREE
Copy of a Check	
Member Pick up at WFCU.....	\$2.00
Faxed or Mailed.....	\$3.00
VB copies (Internet).....	Free
Check Copies Older than 60 Days:	
Member Pick up at WFCU.....	\$3.50
Faxed or Mailed.....	\$5.00
NSF/Courtesy Pay Checks (Drafts) & ATM, ACH Returns.....	\$29.00 per
(A fee will be imposed for overdrafts created by Share Drafts, ACH, Point-of-Sale, ATM withdrawals, in-person withdrawals, mobile or other electronic means.)	
Negative Balance fee @ 30 th day negative (Courtesy pay).....	\$25.00
Negative Checking balance without Courtesy Pay, after 5 days..	\$5/day
Account Reconciliation.....	\$20.00/Hour
Stop Payment of Checks:	
Single Check or ACH..	\$25.00
Range of Checks.....	\$30.00
ACH Stop Payment....	\$25.00

ATM/Debit Cards

ANNUAL CARD FEE.....	FREE
ATM CASH WITHDRAWAL.....(6 Free/Month).....	\$1.00
CARD REPLACEMENT:	
Regular 7-10 Day Delivery.....	\$15.00
Rush Delivery 3-5 days.....	\$25.00
Fed Ex Overnight Delivery.....	\$35.00
NSF FEE.....	\$29.00

Shared Branching (CUSN)

Free transactions (after 6 free withdrawals/month, then \$1 per)...	FREE
Cashier's Check (non-member) & Phone Transfers CU to CU...	\$5.00