

WCCU Fee Schedule effective January 1, 2024

Checking, Debit Card & ATM Card Fees

ATM transactions

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

Check Copies: \$1 each.

Debit Card Replacement

- \$5 for first occurrence then \$10 each
- Rush option available for additional charge

Overdraft Privilege

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

Overdraft protection: \$5 transfer fee

Overdraft/NSF Fee

- A \$20 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 \$20 fee
- Note: Maximum of \$100 (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

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

Credit Card

- Cash Advance – 2% of amount (\$5 minimum) -
- Replace lost or stolen card: \$10
- Additional cost for Rush replacement
- Late Payment Fee: \$25

Dormant 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

IRA Closing/Transfer Fee: \$25

Notary Public: FREE

Medallion Stamp (signature guarantee): \$5

Minimum Balance monthly fees:

-\$1 if Member Savings balance falls below \$50 (*members under age 18, members with loans and services organizations are exempt from this monthly service charge*)

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

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

Online Bill Pay Expedited/Rush Payment

- \$29.95 Second Day Air
- \$34.95 Overnight

Photocopies: \$.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) - \$55, \$80 (10 X 10)

- **Key Replacement:** \$25

- **Lock Drilling:** \$250

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 (WCCU)

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Federally Insured by NCUA. Equal Housing Lender.