

DEBIT CARD FEES	
Replacement Card	\$15.00 each
Replacement of PIN	\$5.00 each
Returned Statement/Card	\$5.00 each
Rush Order	At cost
Transaction Receipt Copy	\$15.00 each

ATM FEES	
ATM Deposit- Empty Envelope	\$25.00 each
ATM Deposit Exceptions	\$10.00 each

CASHIER'S CHECKS	
Cashier's Check (Check Payable)	\$5.00 each
Reissue Voided Cashier's Check	\$5.00 each
Stale Dated Check Fee (After 90 days)	\$20.00 each

HOME BANKING & BILL PAY FEES	
Bill Pay - Monthly Service Charge (waived with DD and/or Active Visa)	\$10.00 per month
Online Banking	No Charge
Payments returned due to member error	\$5.00 each
Proof of payment not necessitated by a dispute	\$10.00 each
Rush - Bill Pay	At cost
Written Correspondence to Payee	\$10.00 each

RETURNED ITEM FEES	
Returned Checks (deposited)	\$30.00 each
Returned Checks (deposited & drawn on self at another FI)	\$50.00 each
Returned Loan Payment	\$30.00 each
Returned Visa Payment	\$30.00 each

NSF FEES	
NSF (Non-Sufficient Funds) ACH, Check, Bill Pay, Debit Card	\$30.00 each
NSF Courtesy Pay (ACH, Debit Card, Check, Bill Pay)	\$30.00 each
NSF Overdraft Loan Transfer (minimum \$50.00)	\$2.00 each
NSF Transfer from Savings (ACH, Debit Card, Check, Bill Pay)	\$2.00 each

SAVINGS (SHARE ACCT) FEES	
Early Account Close Fee (less than 90 days)	\$25.00
Escheat Letter	\$5.00 each
Excess Money Market Withdrawal Fee (after 6)	\$10.00 each
Excess of 6 withdrawals per month	\$5.00 each
First 6 withdrawals per month	No Charge
Holiday Club Early Withdrawal Fee	\$10.00 each
No Activity Fee (after 6 months)	\$5.00 per month
Early Withdrawals—Certificates (Terms under 2 years - 1 month dividend)	\$25.00 minimum
Early Withdrawals—Certificates (Terms over 2 years - 2 months dividend)	\$25.00 minimum
Reopen Account within 90 days	\$10.00 each

LOAN FEES	
Cash Infusion Application Fee	\$20.00 each
Consumer Loan Rate Reduction - Approved/Denied	\$100.00
Lien Satisfied	\$10.00 each
Loan Coupons Replacement	\$10.00 up to 12
Loan History Research & Assistance	\$20.00 per hour
Pay By Phone	\$10.00 each
Real Estate Loan Rate Reduction - Approved/Denied	\$500.00
Reconveyance Fee	\$40.00 each
Subordination Fee (Home Equity Loans)	\$150.00 each
Written Requests for Loan Payoffs	\$10.00 each

WIRE TRANSFER FEES	
Incoming International Wire	\$15.00 each
Incoming Wire	\$10.00 each
Outgoing International Wire	\$30.00 each
Outgoing Wire	\$25.00 each
Wire Tracing	\$15.00 each

CHECKING (SHARE DRAFT) FEES	
Box of Checks	At cost
Business Checking Account - Includes Mobile Deposit	\$50.00 per month
Business Checking - Below Minimum Balance of \$500	\$25.00 per month
DBA Checking	\$10.00 per month
Collection Items	\$15.00 each
Copy of Monthly Statement	\$5.00 each
Dividend Checking - Below Minimum Balance of \$2,500	\$25.00 per month
No activity for 90 days	Account Closed
Paper Statements	\$2.00 per month
Reconciling Assistance	\$25.00 per hour
Regular/Minor Checking	No Charge
Temporary Checks (replacements)	\$5.00 per page

STOP PAYMENT FEES	
Stop Payments - Lost/Stolen - Cashier's Check/Money Order	\$20.00 each
Stop Payments Checks/ACH Revokes	\$15.00 each

COPY FEES	
Account History Printouts	\$2.00 each month requested
Bill Pay Check	\$5.00 each
Cleared Cashier's Check	\$5.00 each
Credit Card Check	\$5.00 each
Credit Card Sales Draft	\$20.00 each
Deposited Checks	\$5.00 each
Document Copies	\$2.00 per page
Excess of 4 copies per month	\$5.00 each
First 4 copies of checks (sharedrafts) per month	No Charge
Tax Forms (1098, 1099)	\$2.00 each

MISCELLANEOUS FEES	
Carfax Report	\$16.99 Refunded w/ Auto Loan
Check Cashing Fee (without active checking, Visa or loan)	\$10.00 each
Fax Service	\$2.00 per page
Foreign Check Processing	\$20.00 each
Levy/Lien/Subpoena Processing	\$25.00 each
Mailed Receipts	\$2.00 each
Money Orders	\$3.00 each
Notary Service - CU Documents	Free
Notary Service - Per Document	\$15.00 each
Official Letters	\$10.00
Research of member accounts	\$20.00 per hour
Returned Notice from Post Office	\$5.00 each
Special Overnight Delivery	At cost
Statement Copies	\$5.00 each
Verification of Deposits	\$10.00 each

CREDIT CARD FEES	
Card Replacement	\$15.00 each
Duplicate Visa Statement	\$5.00 each
Foreign Transactions	1.00% each
Late Payment - Required minimum payment, whichever is less	\$20.00 each
Pay-by-Phone	\$10.00 each
PIN Replacement	\$5.00 each
Visa Advance Fee - Non WHFCU card	\$10.00 each

NON-MEMBER FEES	
ATM Surcharge	\$3.00 each
Merchant Check Cashing	Greater of 10% of item or \$10.00 each
On Us Check Cashing	\$10.00 each

**Fee Schedule**  
Effective November 1, 2018

