

Wauna Credit Union Business Account Fee Schedule

Effective: October 30, 2023

Bill Pay			Services		
Account to Account Transfers (Fee disclosed prior to sending funds.)	Varies	Per Amt	Account Closure (w/in 90 days)	10.00	Per Acct
Person to Person Transfers (Fee disclosed prior to sending funds.)	Varies	Per Amt	Account Research/Balancing/Bill Pay (min 1 hr)	45.00	Per Hour
Cards			CarFax	20.00	Per Item
Card Payment by phone	5.00	Per Transaction	Collection (Domestic/Foreign)	50.00	Per Collect
Non CO-OP and CO-OP ATM Withdrawals (Fees may be assessed by ATM owner, not WCU.)	0.00	Per Withdrawal	Commercial Loan Modification	250.00	Per Request
Replacement Card Fee	10.00	Per Card	Consumer Loan Interest Rate Modification	75.00	Per Mod.
Visa Card Rush Replacement	50.00	Per Card	Deposit Adjustment (ATM, RDC, etc.)	5.00	Per Item
Checking Account			Deposit Adjustment at non-WCU location	10.00	Per Item
Simply Free Business Checking (includes Non-Profit)	Free		Dormant Account (12 mos inactivity)	10.00	Monthly
Business Interest Checking < \$5k Daily Bal	6.00	Monthly	Fax Transmission (Incoming/Outgoing)	1.00	Per Page
Money Services Business Checking	35.00	Monthly	Fax Transmission Foreign	5.00	Per Page
- Cash Handling Fee over \$150k	15.00	Per \$25k increment	Foreign Currency	7.00	Per Order
Check/Draft			-Next-day delivery	17.00	Per Order
Corporate/Cashiers Check payable to 3rd Party	3.00	Per Check	-Priority Overnight Delivery	20.00	Per Order
Check Orders	Varies	Per Order	Holiday Club Early Withdrawal	2.00	Per Wdl
Temporary Checks	2.00	4 Checks	IRA/HSA Account Closure (External transfer)	30.00	Per Closure
Copies			IRA/HSA Account Closure (w/in 180 days)	25.00	Per Closure
Check Copy from deposit	5.00	Per Item	Legal Process Fee (Garnishment/Levy)	125.00	Per Item
Check/Draft Copy	3.00	Per Item	Home Equity Line of Credit (HELOC) Annual Fee	35.00	Annually
Credit Card Statement Copy	5.00	Per Copy	HELOC/PLOC Line of Credit Over the Limit Fee	25.00	Per Item
History Copy	3.00	Per Copy	LOC Renewal	250.00	Per Item
Photocopy	1.00	Per Page	Low Balance Fee (Single service accounts < \$300 during the month. Does not apply to 17 and under and 65 and over years of age)	5.00	Per Month
Statement	3.00	Per Page	Mortgage Verification/Payoff Statement	30.00	Per Request
Overdraft			Returned Deposited Check	15.00	Per Check
Overdraft/NSF Fee	35.00	Per Overdraft	Returned Deposited Check by Acct Owner	30.00	Per Check
Overdraft Transfer	Free		Returned/Dishonored ACH	30.00	Per Item
Safe Deposit Box			Rush Title	50.00	Per Title
3" x 5" Box	35.00	Annually	Skip-A-Payment	40.00	Per Skip
3" x 10" Box	50.00	Annually	Stop Payment (includes ACH, Bill Pay)	10.00	Per Item
5" x 10" Box	60.00	Annually	Subordination Agreement	250.00	Per Item
10" x 10" Box	85.00	Annually	Undeliverable Mail Fee	10.00	Per Item
Drilling of Box (est. \$200)	Varies	Per Item			
Key Deposit	20.00	Per Box			
Lost Key Replacement	Varies	Per Item			
			Wires		
			Incoming Wire Fee	20.00	Per Wire
			International Wire (Outgoing)	45.00	Per Wire
			International Wire Research or Tracking	45.00	Per Item
			International Wire Contract Cancellation	45.00	Per Item
			US Wire (Outgoing)	20.00	Per Wire

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