

Wauna Credit Union Business Account Fee Schedule

Effective: September 1, 2018

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	15.00	Per Transaction	Collection (Domestic/Foreign)	50.00	Per Collect
CO-OP ATM Withdrawals (Fees may be assessed by ATM owner, not WCU.)	0.00	Per Withdrawal	Commercial Loan Modification	250.00	Per Request
Gift Cards (Other card fees apply and disclosed with purchase)	4.00	Per Card	Consumer Loan Interest Rate Modification	75.00	Per Mod.
Non-CO-OP ATM Withdrawals (Fees may be assessed by ATM owner, not WCU.)	2.50	Per Withdrawal	Deposit Adjustment (ATM, RDC, etc.)	5.00	Per Item
Replacement Card Fee	10.00	Per Card	Deposit Adjustment at non-WCU location	10.00	Per Item
Travel Cards (Other card fees apply and disclosed with purchase)	5.00	Per Card	Dormant Account (12 mos inactivity)	10.00	Monthly
Visa Card Rush Replacement	50.00	Per Card	Fax Transmission (Incoming/Outgoing)	1.00	Per Page
Checking Account			Fax Transmission Foreign	5.00	Per Page
Business Checking under \$1,000 Balance	8.00	Monthly	Foreign Currency	7.00	Per Order
-Per Check Written over 150 checks	0.12	Per check	-Next-day delivery	17.00	Per Order
-Per Check Deposited	0.02	Per check	-Priority Overnight Delivery	20.00	Per Order
Business Interest Checking under \$1,500 bal	10.00	Monthly	Holiday Club Early Withdrawal	2.00	Per Wdl
-Per Check Written over 150 checks	0.12	Per check	IRA/HSA Account Closure (External transfer)	30.00	Per Closure
-Per Check Deposited	0.02	Per check	IRA/HSA Account Closure (w/in 180 days)	25.00	Per Closure
Money Services Business Checking	35.00	Monthly	Legal Process Fee (Garnishment/Levy)	125.00	Per Item
- Cash Handling Fee over \$150k	15.00	Per \$25k increment	Line of Credit Annual Fee	35.00	Annually
Non-Profit Checking	Free		Line of Credit Over the Limit Fee	35.00	Per Item
Sole Proprietorship Checking under \$300 Bal	6.50	Monthly	LOC Renewal	250.00	Per Item
-Per Check Written over 50 checks	0.12	Per check	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
Sole Prop Interest Checking under \$300 Bal	6.50	Monthly	Mortgage Verification/Payoff Statement	30.00	Per Request
-Per Check Written over 50 checks	0.12	Per check	Returned Deposited Check	15.00	Per Check
Upward Business Banking	20.00	Monthly	Returned Deposited Check by Acct Owner	30.00	Per Check
Check/Draft			Returned/Dishonored ACH	30.00	Per Item
Corporate/Cashiers Check payable to 3rd Party	5.00	Per Check	Rush Title	50.00	Per Title
Check Orders	Varies	Per Order	Skip-A-Payment	40.00	Per Skip
Money Order	3.00	Per Check	Stop Payment (includes ACH, Bill Pay)	30.00	Per Item
Temporary Checks	2.00	4 Checks	Subordination Agreement	250.00	Per Item
Copies			Unclaimed Property Notices	15.00	Per Item
Check Copy from deposit	5.00	Per Item	Unclaimed Property Processing Fee	25.00	Per Item
Check/Draft Copy	3.00	Per Item	Undeliverable Mail Fee	10.00	Per Item
Credit Card Statement Copy	5.00	Per Copy	Wauna Money Market Violation	20.00	Per Violation
History Copy	3.00	Per Copy	Wires		
Photocopy	1.00	Per Page	Incoming Wire Fee	20.00	Per Wire
Statement	3.00	Per Page	International Wire (Outgoing)	45.00	Per Wire
Overdraft			International Wire Research or Tracking	45.00	Per Item
Overdraft/NSF Fee	35.00	Per Overdraft	International Wire Contract Cancellation	45.00	Per Item
Overdraft Transfer	Free		US Wire (Outgoing)	20.00	Per Wire
Safe Deposit Box					
3" x 5" Box	35.00	Annually			
3" x 10" Box	50.00	Annually			
5" x 10" Box	60.00	Annually			
10" x 10" Box	85.00	Annually			
Drilling of Box (est. \$200)	Varies	Per Item			
Key Deposit	20.00	Per Box			
Lost Key Replacement	Varies	Per Item			
SDB Payment Late Fee (>30 days)	20.00	Per Month			