

# Wauna Credit Union Fee Schedule

Effective: August 10, 2014

## Deposit Account Fees

Copy Fees		Checks/Draft Fees	
Check/Draft Copy	3.00 Per Item	Corporate/Cashiers Check payable to 3rd Party	5.00 Per Check
Photocopy	1.00 Per Page	Check Orders	Varies Per Order
History Copy	3.00 Per Copy	Foreign Draft/Check (Freight Add'l)	10.00 Per Check
Statement	3.00 Per Page	Money Order	3.00 Per Check
Credit Card Statement Copy	5.00 Per Copy	Preauthorized Check	4.00 Per Check
Check Copy from deposit	5.00 Per Item	Temporary Checks	2.00 4 Checks
<b>Credit Union Card Fees</b>		Travelers Checks	1.00 Per \$100
ATM Deposit Adjustment	5.00 Per Item	Travelers Checks for Two	2.00 Per \$100
ATM Deposit at Non-WCU ATM	10.00 Per Item	<b>Checking Account Fees</b>	
Lost Card Fee (1 free per year)	10.00 Per Card	Classic & Go Green Checking Account	Free
Visa Card Rush Replacement	50.00 Per Card	Premier Checking Account (If balance falls below \$1,000 during the month.)	10.00 Monthly
CO-OP ATM Withdrawals (Fees may be assessed by ATM owner, not WFCU.)	0.00 Per Withdrawal	Fresh Start Checking Account	5.00 Monthly
Non-CO-OP ATM Withdrawals (Fees may be assessed by ATM owner, not WFCU.)	2.00 Per Withdrawal	Senior Checking (Age 60 and over w/direct dep)	0.00 Monthly
Online Card Payments	10.00 Per Transaction	Share Club Account	10.00 Monthly
Gift Cards (Other card fees apply and disclosed with purchase)	4.00 Per Card	Share Club Senior (Age 60 and over)	8.00 Monthly
Travel Cards (Other card fees apply and disclosed with purchase)	5.00 Per Card	<b>Service Fees</b>	
<b>Overdraft Fees</b>		Account Reinstatement (w/in 6 months)	25.00 Per Acct
Overdraft/NSF Fee	35.00 Per Overdraft	Account Closure (w/in 90 days)	10.00 Per Acct
Overdraft Transfer	Free	Bad Address Fee	7.00 Per Item
Over Line of Credit Limit	25.00 Per infraction	Balancing Account/Account Research	25.00 Per Hour
<b>Safe Deposit Box</b>		Collection (Domestic/Foreign)	50.00 Per Collect
3" x 5" Box	30.00 Annually	Consumer Loan Interest Rate Modification	75.00 Per Mod.
3" x 10" Box	45.00 Annually	Dormant Account	20.00 Quarterly
5" x 10" Box	55.00 Annually	Holiday Club Early Withdrawal	2.00 Per Wdl
10" x 10" Box	80.00 Annually	IRA/HSA Account Closure (w/in 180 days)	25.00 Per Closure
Key Deposit	20.00 Per Box	IRA/HSA Account Closure (External transfer)	30.00 Per Closure
SDB Payment Late Fee (>30 days)	10.00 Per Month	Fax Transmission (Incoming/Outgoing)	1.00 Per Page
Lost Key Replacement	Varies Per Item	Fax Transmission Foreign	5.00 Per Page
Drilling of Box (est. \$200)	Varies Per Item	Foreign Currency	7.00 Per Order
<b>Electronic Bill Payer Fees</b>		-Next-day delivery	17.00 Per Order
Person to Person Transfers (Fee disclosed prior to sending funds.)	Varies Per Amt	-Priority Overnight Delivery	20.00 Per Order
Account to Account Transfers (Fee disclosed prior to sending funds.)	Varies Per Amt	Lamination	1.00 Per Item
e-Greetings	0.25 Per Item	Line of Credit Annual Fee	35.00 Annually
		Line of Credit Over the Limit Fee	25.00 Per Item
		Low Balance Fee (Single service accounts that fall below \$300 during the month. Does not apply to 17 and under and 65 and over years of age)	5.00 Per Month
<b>Wire Fees</b>		Legal Process Fee (Garnishment/Levy)	100.00 Per Item
Incoming Wire Fee	20.00 Per Wire	Mortgage Verification/Payoff Statement	30.00 Per Request
International Wire (Outgoing)	45.00 Per Wire	Returned Deposited Check	15.00 Per Check
International Wire Research or Tracking	25.00 Per Item	Returned Deposited Check by Acct Owner	30.00 Per Check
International Wire Contract Cancellation	45.00 Per Item	Returned/Dishonored ACH	30.00 Per Item
US Wire (Outgoing)	20.00 Per Wire	Rush Title	50.00 Per Title
		Skip-A-Payment	35.00 Per Skip
		Stop Payment (includes ACH)	25.00 Per Item
		Subordination Agreement	250.00 Per Item
		Unclaimed Property Notices	2.00 Per Item
		Unclaimed Property Processing Fee	25.00 Per Item
		Wauna Money Market Violation	20.00 Per Violation