

Wauna Credit Union Personal Account Fee Schedule

Effective: August 11, 2020

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	Consumer Loan Interest Rate Modification	75.00	Per Mod.
Gift Cards (Other card fees apply and disclosed with purchase)	4.00	Per Card	Deposit Adjustment (ATM, RDC, etc.)	5.00	Per Item
Non-CO-OP ATM Withdrawals (Fees may be assessed by ATM owner, not WCU.)	2.50	Per Withdrawal	Deposit Adjustment at non-WCU location	10.00	Per Item
Replacement Card Fee	10.00	Per Card	Dormant Account (12 mos inactivity)	10.00	Monthly
Travel Cards (Other card fees apply and disclosed with purchase)	5.00	Per Card	Fax Transmission (Incoming/Outgoing)	1.00	Per Page
Visa Card Rush Replacement	50.00	Per Card	Fax Transmission Foreign	5.00	Per Page
Checking Account			Foreign Currency	7.00	Per Order
Classic & Go Green Checking Account	Free		-Next-day delivery	17.00	Per Order
Premier Checking Account (If balance falls below \$1,000 during the month.)	10.00	Monthly	-Priority Overnight Delivery	20.00	Per Order
Fresh Start Checking Account	5.00	Monthly	Holiday Club Early Withdrawal	2.00	Per Wdl
Senior Checking (Age 60 and over w/direct dep)	0.00	Monthly	IRA/HSA Account Closure (External transfer)	30.00	Per Closure
Share Club Account	10.00	Monthly	IRA/HSA Account Closure (w/in 180 days)	25.00	Per Closure
Share Club Senior (Age 60 and over)	8.00	Monthly	Legal Process Fee (Garnishment/Levy)	125.00	Per Item
Check/Draft			Line of Credit Annual Fee	35.00	Annually
Cashiers Check	3.00	Per Check	Line of Credit Over the Limit Fee	35.00	Per Item
Check Orders	Varies	Per Order	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
Temporary Checks	2.00	4 Checks	Mortgage Verification/Payoff Statement	30.00	Per Request
Copies			Returned Deposited Check	15.00	Per Check
Check Copy from deposit	5.00	Per Item	Returned Deposited Check by Acct Owner	30.00	Per Check
Check/Draft Copy	3.00	Per Item	Returned/Dishonored ACH	30.00	Per Item
Credit Card Statement Copy	5.00	Per Copy	Rush Title	50.00	Per Title
History Copy	3.00	Per Copy	Skip-A-Payment	40.00	Per Skip
Photocopy	1.00	Per Page	Stop Payment (includes ACH, Bill Pay)	30.00	Per Item
Statement	3.00	Per Page	Subordination Agreement	250.00	Per Item
Overdraft			Unclaimed Property Notices	15.00	Per Item
Overdraft/NSF Fee	35.00	Per Overdraft	Unclaimed Property Processing Fee	25.00	Per Item
Overdraft Transfer	Free		Undeliverable Mail Fee	10.00	Per Item
Safe Deposit Box			Incoming Wire Fee	20.00	Per Wire
3" x 5" Box	35.00	Annually	International Wire (Outgoing)	45.00	Per Wire
3" x 10" Box	50.00	Annually	International Wire Research or Tracking	45.00	Per Item
5" x 10" Box	60.00	Annually	International Wire Contract Cancellation	45.00	Per Item
10" x 10" Box	85.00	Annually	US Wire (Outgoing)	20.00	Per Wire
Drilling of Box (est. \$200)	Varies	Per Item			
Key Deposit	20.00	Per Box			
Lost Key Replacement	Varies	Per Item			