



Fee Schedule

Effective Date 6/13/2023

Share Savings Account Fees

Closed Account Fee	\$27.50 (if closed within 90 days)
Inactive Account Fee	\$5.00/mo (after 12 mos of inactivity)
Bad Address Fee	\$11.00/mo
Minimum Balance Fee	\$5.50/mo (below minimum \$5.00)

Checking Service Fees

Perks Checking Monthly Fee	\$5.00
Fresh Start Checking Monthly Fee	\$16.50
Overdraft Fee	\$38.50 (each time an item is presented for payment)
Non-Sufficient Funds Fee	\$38.50 (each time an item is presented for payment)

IRA Service Fees

IRA/Coverdell Annual Fee	\$25.00
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Other Service Fees

Automatic Share Transfer Fee	\$11.00 (per occurrence)
Check Collections - Domestic	\$16.50
Check Collections - Foreign	\$33.00
Copy of Check/Statement	\$5.50/ea
Counter Checks (8)	\$11.00
Excessive Share Withdrawal	\$20.00
Legal Research/Reconciliation	\$55.00/hr
Levy/Garnishment Processing	\$75.00
Money Market Excessive Withdrawal Fee	\$20.00
Negative Balance Fee	\$20.00 (per occurrence)
Returned Deposit/Payment Item	\$38.50
Stop Payment Fee	\$38.50
WestStar/Teller Checks	\$5.50/ea
Money Orders	\$2.20/ea
Domestic Outgoing Wire Transfers	\$27.50
Foreign Outgoing Wire Transfers	\$55.00

Card Services Fees

ATM Deposit Adjustment Fee	\$6.60
ATM Empty Envelope Fee	\$38.50
Card Replacement Fee	\$5.00
Card Express Order Fee	\$33.00
Non-WCU ATM Inquiry Fee	\$0.28
Non-WCU ATM Transaction Fee	\$2.20