

# General Fee Schedule



ACCOUNT FEES		
ACCOUNT FEES	<b>Non-Sufficient Funds (NSF), per item</b>	\$9.00
	<b>Courtesy Pay Overdraft Fee, per item</b>	\$9.00
	<b>Debit Card Coverage Overdraft Fee, per item</b>	\$9.00
	<b>Return Deposit Item, per item</b>	\$10.00
	<b>Resubmit Return Deposit Item, per item</b>	\$5.00
	<b>Rejected Item Fee, per item</b> (i.e. loan payment or deposit request via ACH)	\$10.00
	<b>Inactive Account, per month, per sub-account</b> (Applies to accounts with no activity for one year and balance of less than \$100.00)	\$1.00
	<b>Stop Payment Fees, per request</b>	\$9.00
	<b>Reinstatement/Probation Fee</b>	\$25.00
	<b>Account Reconciliation, per hour or any part thereof</b> (\$12.00 minimum)	\$12.00
	<b>Account Research, per hour or any part thereof</b> (\$25.00 minimum)	\$25.00
	<b>Overdraft Transfer from linked Savings or Line of Credit, per transfer</b> (Loan interest accrues immediately)	FREE
	<b>Checking with Dividends below minimum balance fee</b> (A monthly fee may be assessed if the minimum daily balance in the account falls below \$1,000.00 at any time during the month.)	\$5.00
	<b>Select Checking Monthly Fee</b>	
	Young Adult	\$5.00
Associate	\$5.00	
Partner	\$5.00	
Advantage	\$4.00	
Premier	FREE	

  

ATM FEES		
ATM FEES	<b>All WPCU Owned ATMs</b>	FREE
	<b>Non-WPCU Owned ATMs</b> (NOTE: This does not include the surcharge an ATM owner may charge for use of their machine. Premier members are eligible to receive a maximum ATM surcharge rebate of \$10 per month, at member's request.)	FREE
	<b>Point-of-Sale Transactions</b>	FREE
	<b>Deposits</b>	FREE
	<b>Change PIN</b>	FREE

  

TRANSACTION & INQUIRY FEES		
TRANSACTION & INQUIRY FEES	<b>Call-24 Transaction and Inquiries</b>	FREE
	<b>Non-Electronic Funds Transfer (EFT) Activity</b>	
	<b>Teller Assisted Activity - Does Not Apply to Deposits</b>	
	Young Adult	FREE
	Associate	\$2.00
	Partner: First Four (4) Free Each Month	\$2.00 after 4
Advantage	FREE	
Premier	FREE	
<b>Official Checks</b>		
Young Adult: First Two (2) Free Each Month	\$5.00 after 2	
Associate	\$5.00	
Partner: First Two (2) Free Each Month	\$5.00 after 2	
Advantage	FREE	
Premier	FREE	

	<b>Money Orders</b>	
	Young Adult	\$1.00
	Associate	\$1.00
	Partner	\$1.00
	Advantage	FREE
	Premier	FREE
	<b>Transactions and Inquiries Completed via Telecommunication Device for the Deaf (TTY)</b>	FREE
	<b>Shared Branching</b>	
	Associate	\$2.00
	Partner: First Four (4) Free Each Month	\$2.00 after 4
	Advantage	FREE
	Premier	FREE

MISCELLANEOUS FEES	MISCELLANEOUS FEES	
	<b>Non-Member Check Cashing</b>	\$5.00
	<b>Wire Transfer, per transfer</b>	
	Incoming	FREE
	Outgoing - Domestic	\$20.00
	Resend (due to incorrect information provided by member)	\$20.00
	Outgoing - International	\$50.00
	Resend (due to incorrect information provided by member)	\$50.00
	<b>Duplicate IRS Reporting Form</b>	\$10.00
	<b>Incorrect Address, per returned item</b>	\$5.00
	<b>Each Instance of Levy, Garnishment, or Attachment</b>	\$20.00
	<b>Child Support Processing</b>	\$5.00
	<b>Notary Public</b>	FREE
	<b>Card Replacement Fee</b>	\$5.00
	<b>Gift Card Fee</b>	\$3.00
	<b>UPS Overnight Mail Fee</b>	\$12.00
	<b>Foreign Transaction Fee</b> (Applies to debit or ATM transactions that are initiated in a foreign currency or initiated in the U.S. but occur in foreign countries.)	1% of final settlement amount

Member Choice Tiers	Member Choice Tiers	
	<b>Member Choice Status is based on a member's Average Daily Balance (ADB)*.</b> The combination of average daily balance in deposits and month-end balances in loans determines ADB. Student loans are not included. Month-end balances are used for assets under management by a financial advisor.	
	<b>Young Adult</b>	Members qualify for Young Adult status until they reach the age of 24, regardless of their other relationships.
	<b>Associate</b>	ADB of less than \$300.
	<b>Partner</b>	ADB of \$300 to \$9,999.99, or a Direct Deposit or recurring ACH deposit that posts at least monthly. Member must be a member in good standing.  New members whose balances qualify them for Associate status will enjoy the benefits of Partner status for the first 62 days of membership, and then will be placed in the appropriate relationship determined by their ADB
	<b>Advantage</b>	ADB between \$10,000 & \$49,000
	<b>Premier</b>	ADB of \$50,000+. All members with a first mortgage are automatically placed in the Premier group for 5 years. After 5 years, members with a first mortgage are placed in the appropriate relationship determined by their ADB.



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as of 07/2022