

General Fee Schedule



ACCOUNT FEES	ACCOUNT FEES	
	Non-Sufficient Funds Fee (NSF Fee), per Item	\$9.00
	Courtesy Pay Overdraft Fee (Courtesy Pay Fee), per Item	\$9.00
	Debit Card Coverage Overdraft Fee (Debit O/D Fee), per Item	\$9.00
	Returned Deposit Item, per Item	\$10.00
	Inactivity Fee, per Month, per Sub-account (Applies to accounts with no activity for one year and balance of less than \$100.00)	\$1.00
	Stop Payment Fees, per Request	\$9.00
	Overdraft Transfer from linked Savings or Line of Credit, per Transfer (Loan interest accrues immediately)	FREE
ATM FEES	ATM FEES	
	All WPCU Owned ATMs	FREE
	Non-WPCU Owned ATMs (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
	Point-of-Sale Transactions	FREE
	Deposits	FREE
TRANSACTION & INQUIRY FEES	TRANSACTION & INQUIRY FEES	
	Call-24 Transaction and Inquiries	FREE
	Official Checks	FREE
	Money Orders	
	Young Adult	\$1.00
	Associate	\$1.00
	Partner	\$1.00
MISCELLANEOUS FEES	Advantage	FREE
	Premier	FREE
	Transactions and Inquiries Completed via Telecommunication Device for the Deaf (TTY)	FREE
	MISCELLANEOUS FEES	
	Non-Member Check Cashing	\$5.00
	Wire Transfer, per Transfer	
	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
	Incorrect Address, per returned item	\$5.00
	Tax Levy Fee, per instance	\$20.00
	Garnishment Fee, per instance	\$20.00
	Child Support Processing	\$5.00
	Notary Public	FREE
	Card Replacement Fee	\$5.00

	Gift Card Fee	\$3.00
	International Transaction Fee (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 TIER	MEMBER CHOICE TIERS	
	<p>Member Choice Status is based on a member's Average Daily Balance (ADB)*. 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.</p>	
	Young Adult	Members qualify for Young Adult status until they reach the age of 24, regardless of their other relationships.
	Associate	ADB of less than \$300.
	Partner	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.
	Advantage	ADB between \$10,000 & \$49,000
	Premier	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.



Federally Insured by NCUA

Wright-Patt Credit Union, Inc. | 3560 Pentagon Boulevard | Beavercreek, Ohio 45431
(937)912-7000 | (800)762-0047 | TTY (800)750-0750 | www.wpcu.coop



07/2025