

FEE SCHEDULE – SHARE ACCOUNTS – September 1, 2018

Fee Description	Fee Amount
Below Minimum Balance – Money Market only	\$10.00/month if on any one day the balance drops below \$1,000.00
Exceed REG D Limit – Money Market only	\$5.00 per transaction that exceeds REG D limitations as outlined in Disclosure *
Overdraft Fee	\$30.00 per item
Stop Payment Fee	\$20.00 per draft, or for a range of drafts
Share Draft (Checking) Account Monthly Service Fee	\$3.00, with the exception of no charge for Senior (over 60 years of age), Minor (under 18 years of age) and Non-profit Share Draft Accounts, or Accounts that have selected to receive E-Statements
Share Draft Photocopy Fee	\$2.00 per draft if printed by the credit union, no charge if printed by the member through WRCU's online banking system
Statement Copy	\$3.00 per Statement if printed by the credit union, no charge if printed by the member through WRCU's on-line banking system
Share Draft Printing Charge	\$11.69 Duplicates \$9.50 Singles (Subject to change) Free for Senior Draft accounts (over 60 years of age)
Account Reconciliation or Research Fee	\$25.00 per hour
Outgoing Wire Transfer with a final destination within the U.S.	\$20.00 per transfer
Outgoing Wire Transfer with a final destination outside the U.S.	\$35.00 per transfer
Incoming Domestic or International Wire Transfer	\$5.00 per transfer
Cashier's Check **	\$3.00 per check (Free, if payable to the Account Owner)
Money Order **	\$3.00 per Money Order
Automatic Overdraft Transfer from a Share Account	\$2.00 per transfer
Account Negative Balance Fee	\$5.00 per day that it remains negative after the 5 th business day
Abandoned Account Escheat	\$25.00
Bad Address for Account	\$5.00 per month - future mailings suspended until address is corrected
Dormant Account	\$5.00 per month (An account is considered dormant if for 24 months or longer no withdrawals, deposits or payments, other than credited dividends, have been made to this account or any sub-account under this same account number, and the balance of the aggregate shares under this account is less than \$500.00. Members under age 18 are excluded.)
Notary Service Fee	No Charge

* Refer to the WRCU Truth-in-Savings Disclosure

** NOTE: A Cashier's Check or Money Order that has an issue date of more than 90 days prior to its cashing or depositing date will be considered stale-dated and may not be honored.