



FEES AND CHARGES EFFECTIVE SEPTEMBER 1, 2018

Fees and charges may change at any time. You will be notified of such changes as required by law.

CREDIT UNION MEMBERSHIP

Membership Application Fee	\$5.00
Initial Membership Deposit	\$25.00

SHARE DRAFT CHECKING SERVICE CHARGE

Monthly Charges

Regular Checking	\$14.00
Organization or Business Checking	\$25.00
Silver Star Checking (for Members Over 55)	FREE
Student Checking	FREE
Free Checking (No Dividends)	FREE
VISA Debit Card (Annual Fee)	\$10.00

SHARE DRAFT CHECKING ACCOUNT FEES

Non-sufficient Funds (Draft) Fee (per item)	\$32.00
Draft Paid for Unavailable Funds (per item)	\$32.00
Overdraft (each debit or draft paid)	\$32.00
Line of Credit Overdraft (per transaction)	\$7.00
Overdraft Transfer Fee (per transfer)	\$5.00
Check Photocopy (per item)	\$5.00
Check Photocopy - Researched (per item)	\$7.00
Check Photocopy - Rush (faxed, per item)	\$7.00
Check Printing - Varies **	

**Depends on design and quantity ordered.

OTHER FEES AND CHARGES APPLICABLE TO

ALL ACCOUNTS

Corporate Check (per item)	\$7.00
Money Orders (each)	\$3.50
Returned Items (per item) (checks and other items returned unpaid)	\$10.00
Non-sufficient Funds-Preauthorized	\$32.00
Withdrawals (per item)	
Non-sufficient Funds Check Card	\$32.00
Purchases (per item)	
Account Research Fee (per hour)	\$25.00
Account Reconciliation Fee (per hour)	\$20.00
Liens/Levies	\$100.00
Stop Payment (per item)	\$32.00
Check Cashing Fee (per item)	\$7.00
Corporate Check Photocopy (per item)	\$5.00
Coupon Books	\$10.00
Loan Processing Fee	\$25.00

Reproduction/Copy Fee (per item)	\$3.00
Account History Printout	\$5.00
Statement Copies (each month)	\$7.00
Below Minimum Balance (after 6 months)	\$10.00
Dormant Account Fee (after 12 months)- monthly fee	\$10.00
Holiday Club Early Withdrawal Fee	\$20.00
Excessive Withdrawal Fee	\$7.00
(After 2 withdrawals per month unless balance of \$500.00 is maintained)	
Teller Assisted Telephone Transactions or Withdrawals Mailed(if audio response is available)	\$1.00

Wire Transfers

Federal Reserve/Corporate (outgoing/incoming)	\$25.00
Western Union (outgoing/incoming)	\$30.00

Fax Fees

Incoming (per page)	\$2.00
Outgoing (one to five pages)	\$8.00
Each additional page	\$2.00

Collection of Domestic Items/Checks

Incoming (per item)	\$32.00
Outgoing (per item)	\$32.00

Safe Deposit Box - Annual Fee

3x5	\$42.00
3x10	\$52.00
5x10	\$62.00
10x10	\$72.00
Lost Keys	\$25.00 per key
Drill Box	Going Rate

ATM/DEBIT CARD FEES

Non-sufficient funds ATM Withdrawals (per item)	\$32.00
Card Replacement	\$7.00
Cash Advance Fee Non-Member	\$45.00
Cash Advance Fee Member non-WESLA CC	\$3.00

RETURN MAIL

With New address from Post Office	\$10.00
Without any forward Address	\$15.00