



**FEES AND CHARGES EFFECTIVE OCTOBER 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)	\$10.00
(checks and other items returned unpaid)	
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