

Fee Schedule (March 24, 2016)

Savings Account Fees/Club Accounts/Money Market

Christmas Club Service Early Withdrawal	\$5.00
Prime Time Club (for members age 55+) (If the primary account holder's aggregate balance falls below \$2,500 per month)	\$5.00
Money Market (If account balance falls below \$2,000 any one time during the month and/or if you exceed 6 total transactions per month or 3 checks per month)	\$15.00
Excessive Share Withdrawal Fee/Reg D	\$2 each after 6 per month

Checking Accounts

Fresh Start Checking (No monthly fee if average monthly balance is \$150+).	\$10.00
A2A External Transfer	\$5.00 each
Copies -- (statement, account history, 1099 check, ATM or check card)	\$3.00 each
Return Check (NSF=Insufficient)	\$25.00 per item
Return Check (third party insufficient)	\$15.00 each
Check Cashing (non-member/third party)	\$5.00 each
Overdraft Transfer Protection	\$2.00 per transfer
Courtesy Pay (must qualify)	\$25.00
Stop Payment (member check)	\$20.00
Stop Payment (corporate check)	\$25.00
Dormant Account (incorrect address > 1 year)	\$10.00 Quarterly
Inactive Account (inactive > 3 years)	\$10.00 Quarterly
ATM Charge (after 6 free transactions)	\$1.50 per withdrawal
ATM Charge for Balance Inquiries	\$1.00 per inquiry
ATM/Check Card Replacement	\$6.00
Automatic Draft Reject (ACH)	\$25.00
Temporary Checks (ten free)	\$.10 each (over 10 free)

Special Services Fees

Account Reconciliation	\$15.00
Official Check	\$2.00
Money Order	\$2.00 each
Lien Release (duplicate)	\$10.00 each
Child Support Levy (remitted funds)	\$20.00
Wire Transfer (outgoing)	\$15.00 each
Western Union Money Transfer	\$15.00 each
International Wire	\$30.00 each
Foreign Transaction Fee	1.5% on debit/credit card purchases with merchant/ATM in foreign country
Internet Banking/Bill Payer	FREE
Check Order (prices may vary)	COST
Notary Services	FREE to Members
Gift Cards	\$2.50
Garnishment/Legal Processing Fees	\$25.00
Verification of Deposit	\$5.00
IRA Administration Fee	\$10.00
SWBC (WSFCU Online Loan Pmt.)	\$10.00
Next Day/Overnight Bill Payment	\$9.95/\$14.95
Returned Mail Fee/Returned Certified Mail Fee	\$3.00/\$10.00
Safe Deposit Box lost key/drilling	COST
VISA Cash Advance Fee (non WSFCU cards)	\$10.00