

SHARE ACCOUNT FEES

Minimum Balance to Open	\$25
Statement Duplicate	\$2/Page
Dormant Account Fee (4 ½ yrs with no activity)	\$4
Dormant Account Fee (Each 6 months with no activity/Balance <\$25)	\$8
Closed account fee (Within 6 months of opening)	\$10

SHARE DRAFT ACCOUNT FEES

Minimum Balance to Open	\$100
Monthly Service Charge (For Simple Share Draft Only)	\$5
Research & Reconciliation	\$15/Hr
Stop Payment (Share Draft Items Only)	\$15
Insufficient Funds Charge	\$20/Item
ACH & Share Draft Return Fee	\$20/Item
Overdraft Transfers (From Regular Shares to Share Draft, First 3 Free)	\$3/Each
Check Copies (Not Including Monthly Statement Images)	\$1/Each
Minimum Balance for Dividend (Average Daily Balance)	\$500
Statement Duplicate	\$2/Page

MISCELLANEOUS FEES

Fax Outgoing (Long distance)	\$1/Page
Cashiers Checks/Money Orders (Member/Nonmember)	\$1/\$2
Deposited Checks Returned NSF (3 rd Party/Payable to WFCU or Self)	\$4.50/\$20
Notary Service (Non Member)	\$2/Doc
Statements Returned Undelivered	\$5
International Wires	\$40
Domestic Wires	\$10
VISA Debit Replacement (Card and/or PIN)	\$5/Each

FREE SERVICES

Incoming Wires	
Fax outgoing (Local)	
Direct Deposit	
ACH Incoming Transfers	
Notary Services (Members)	
Tax Deposits	
VISA Credit Card Payments	
Online Banking, Bill Pay, & Audio Response	