

ACCOUNT FEES	RATE	
Membership Share	\$	5.00 par value
Uniform member fee (<i>Charged to join WBVFCU - nonrefundable</i>)	\$	5.00
Back on Track Checking Opening	\$	25.00
Back on Track Monthly Fee	\$	10.00
Fund Account with Debit/Credit Card Fee (<i>max. charge allowed \$500.00</i>)	\$	4.99
Christmas Club Early Withdrawals	\$	15.00 per withdrawal
Christmas Club Closure (<i>Prior to Annual Payout</i>)	\$	15.00
Income Wire Transfer	\$	15.00 per transfer
Outgoing Wire Transfer	\$	25.00 per transfer
Copy of mailed statement	\$	5.00 per statement
Print of electronic documents	\$	5.00 per document
Interim Statements	\$	2.00 per statement
Statement older than three years research fee (<i>\$25.00 minimum</i>)	\$	25.00 per hour
Account Reconciliation / Research (<i>\$25.00 minimum</i>)	\$	25.00 per hour
ACH Non-sufficient Funds (NSF)	\$	39.00 per item
Member Deposit Return	\$	39.00 per item
Returned Check / NSF Overdraft Fee	\$	39.00 per item
Reinitiated / Resubmitted Item NSF Fee	\$	39.00 per item
Transfer from Savings or Checking (Overdraft Protection)	\$	5.00 per transfer
Transfer from Overdraft Repayment Line of Credit	\$	2.00 per transfer
Visa Credit & Visa Check Card Re-issue	\$	15.00
Visa Check Card Overdraft	\$	39.00 per item
Visa Check Card Overnight Fee	\$	65.00
Check Copies	\$	2.00 per check
Check Copies older than three years research fee (<i>\$25.00 minimum</i>)	\$	25.00 per hour
Stop Payment (ACH, Bill Payer or Check)	\$	20.00 per item
Incorrect Mailing Address Fee	\$	5.00 per month
Money Orders	\$	2.00 per item
Money Order Stop Payments	\$	20.00 per item
Non-member Check Cashing	\$	5.00 per item
Corporate Checks (<i>Issued for less than \$100</i>)	\$	2.00 per item
Visa Check Card / ATM Withdrawals		
First six transactions per calendar month are free (Using Allpoint ATMs)		
Seventh transaction or more per calendar month	\$	1.00 per transaction
Dormant Account (<i>after two years</i>)	\$	5.00 per month
Escheat Fee	\$	100.00
Account Closing Fee (<i>If closed within 180 days</i>)	\$	5.00
Reopen Account		
(Even if closed and reopened account on the same day, unless performed for fraud protection)	\$	25.00
Money Market Excess Withdrawal Fee		
(Limited to 6 transfers / month and a minimum of \$1,000)	\$	15.00 per item
Starter Check Fee (Two free sheets with new checking account)		
(4 checks per sheet)	\$	2.00 per sheet
Express Mail	\$	30.00

ACCOUNT FEES CONTINUED

IRS Levy Fee	\$ 100.00
Subordination Agreements / Consent of Lienholder	\$ 100.00
Attachment / Garnishment Fee	\$ 100.00
Safe Deposit Box	
3 x 5 Box	\$ 20.00 per year
3 x 10 Box	\$ 30.00 per year
Safe Deposit Box Late Fee	\$ 5.00 per month
Safe Deposit Box Drilling Fee	\$ 175.00
Safe Deposit Box Lock / Key Replacement	\$ 125.00
Safe Deposit Box Duplicate Key	\$ 20.00
Fraudulent Transactions Investigation Fee	\$ 50.00
ACH Early Pay Fee	\$ 5.00 per transaction

SHARE CERTIFICATE FEES

Early Closure Penalties:

- Thirty-one Days to One Year 2 Months Interest
- One year and over 4 Months Interest

Renewal of Share Certificate

10 Calendar Day Grace Period

VISA CREDIT CARD FEES**RATE**

Over Limit Fee	\$ 20.00
Late Payment Fee	up to \$ 35.00
Card Reissue / Replacement Fee	\$ 15.00
Returned Payment Fee	\$ 25.00
VISA Foreign Transaction Fee	1.00% of transaction amount
Express Ship Credit Card	\$ 65.00

LOAN FEES**RATE**

Late Payment Fee	5.00% of Payment after 15 Days (\$5.00 Minimum)
Loan Payment With Debit/Credit Card	(max. charge allowed \$500.00) \$ 4.99
Loan Payment via Text	\$ 4.99
Overnight Shipping of Documents	\$ 30.00
Overdraft Repayment Line of Credit Fee	\$ 25.00
Overdraft Repayment Line of Credit Transfer Fee	\$ 2.00
Appraisal	Actual Cost
Attorney	Actual Cost
Recording	Actual Cost
Satisfaction Document	Actual Cost
Property Report	Actual Cost
Flood Certification	Actual Cost
Electronic Lien Titling	Actual Cost
Auto Lien Fee	Actual Cost
Skip-A-Payment	\$ 25.00

CHARGES FOR TRANSACTIONS

The amount of any charges will be deducted automatically from your Account.