



FEES AND CHARGES EFFECTIVE MAY 1, 2024

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

CREDIT UNION MEMBERSHIP		Reproduction/Copy Fee (per item)	\$3.00
Membership Application Fee	\$5.00	Account History Printout	\$5.00
Initial Membership Deposit	\$25.00	Statement Copies (each month)	\$7.00
		Below Minimum Balance (after 6 months)	\$10.00
Share Draft Checking Service Charge		Dormant Account Fee (after 12 months)**monthly fee	\$10.00
Monthly Charges		Holiday Club Early Withdrawal Fee	\$20.00
Regular Checking	\$14.00	Excessive Withdrawal Fee (After 2 withdrawals per month unless balance of \$500 is maintained)	\$7.00
Organization or Business Checking	\$25.00	Teller Assisted Telephone Transactions or Mailed (if audio response is available)	\$1.00
Silver Star Checking (for Members Over 55)	FREE		
Student Checking	FREE	Wire Transfers	
Free Checking (No Dividends)	FREE	Federal Reserve/Corporate (outgoing/incoming)	\$25.00
Share Draft Checking Account Fees		Fax Fees	
Non-sufficient Funds (Draft) Fee (per item)	\$32.00	Incoming (per page)	\$2.00
Draft Paid for Unavailable Funds (per item)	\$32.00	Outgoing (one to five pages)	\$8.00
Overdraft (each debit or draft paid)	\$32.00	Each additional page	\$2.00
Line of Credit Overdraft (per transaction)	\$7.00		
Overdraft Transfer Fee (per transfer)	\$5.00	Collection of Domestic Items/Checks	
Check Photocopy (per item)	\$5.00	Incoming (per item)	\$32.00
Check Photocopy - Researched (per item)	\$7.00	Outgoing (per item)	\$32.00
Other Fees & Charges		Safe Deposit Box Annual Fee	
Corporate Check (per item)	\$7.00	3x5	\$42.00
Money Orders (each)	\$3.50	3x10	\$52.00
Returned Items (per item)	\$10.00	5x10	\$62.00
(Checks and other items returned unpaid)		10x10	\$72.00
Non-sufficient Funds-Preauthorized Withdrawals (per item)	\$32.00	Lost Keys (per key)	\$25.00
Non-sufficient Funds Check Card Purchases (per item)	\$32.00	Drill Box	\$200.00
ACH Return Item Auto Draft Loan Payments (per item)	\$32.00		
Account Research Fee (per hour)	\$25.00	ATM/Debit Card Fees	
Account Reconciliation Fee (per hour)	\$20.00	Non-sufficient funds ATM Withdrawals (per item)	\$32.00
Liens/Levies	\$100.00	Card Replacement	\$7.00
Stop Payment (per item)	\$32.00	Cash Advance Fee Non-Member	\$45.00
Check Cashing Fee (per item)	\$7.00	Cash Advance Fee Member Non-WESLA CC	\$3.00
Corporate Check Photocopy (per item)	\$5.00		
Coupon Books	\$10.00	Credit Card Fees	
Loan Processing Fee	\$25.00	Card Replacement	\$7.00
Loan Documentation Fee (on loans WESLA registers)	\$300.00	Late Payment	\$28.00
GAP Insurance	\$399.00	Rush Card Order	\$100.00
		Returned Payment	\$28.00
Mortgage Products		2 nd Returned Payment in 6 months	\$39.00
Origination Fee	1%		
Processing Fee	\$150	Return Mail	
Application Fee (Includes Cancellation Fee)	\$300	With New address from Post Office	\$10.00
Underwriting Fee	\$250	Without any forward Address	\$15.00
Appraisal	\$475		
Final Inspection	\$150	Bill Pay	
		Overnight Check	\$13.00
New Construction to Permanent Financing		Same-Day Bill Pay	\$10.95
Origination Fee	.5%	Instant Transfer	\$12.95
Processing Fee	\$150		
Application Fee (Includes Cancellation Fee)	\$300	Notary	
Underwriting Fee	\$250	Member	\$15.00
Appraisal	\$475	Non-Member	\$25.00
Final Inspection	\$150		