



FEES AND CHARGES EFFECTIVE APRIL 15, 2019

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	\$7.00
Organization or Business Checking	\$25.00		(After 2 withdrawals per month unless balance of \$500 is maintained)	
Silver Star Checking (for Members Over 55)	FREE		Teller Assisted Telephone Transactions or Mailed (if audio response is available)	\$1.00
Student Checking	FREE			
Free Checking (No Dividends)	FREE			
			Wire Transfers	
Share Draft Checking Account Fees			Federal Reserve/Corporate (outgoing/incoming)	\$25.00
Non-sufficient Funds (Draft) Fee (per item)	\$32.00		Western Union (outgoing/incoming)	\$30.00
Draft Paid for Unavailable Funds (per item)	\$32.00			
Overdraft (each debit or draft paid)	\$32.00		Fax Fees	
Line of Credit Overdraft (per transaction)	\$7.00		Incoming (per page)	\$2.00
Overdraft Transfer Fee (per transfer)	\$5.00		Outgoing (one to five pages)	\$8.00
Check Photocopy (per item)	\$5.00		Each additional page	\$2.00
Check Photocopy - Researched (per item)	\$7.00			
Check Photocopy - Rush (faxed, per item)	\$7.00		Collection of Domestic Items/Checks	
Check Printing -	Varies **		Incoming (per item)	\$32.00
**Depends on design and quantity ordered.			Outgoing (per item)	\$32.00
Other Fees & Charges Applicable to all Accounts			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	\$32.00		Lost Keys	\$25.00/key
Withdrawals (per item)			Drill Box	Going Rate
Non-sufficient Funds Check Card	\$32.00			
Purchases (per item)			ATM/Debit Card Fees	
Account Research Fee (per hour)	\$25.00		Non-sufficient funds ATM Withdrawals (per item)	\$32.00
Account Reconciliation Fee (per hour)	\$20.00		Card Replacement	\$7.00
Liens/Levies	\$100.00		Cash Advance Fee Non-Member	\$45.00
Stop Payment (per item)	\$32.00		Cash Advance Fee Member non-WESLA CC	\$3.00
Check Cashing Fee (per item)	\$7.00			
Corporate Check Photocopy (per item)	\$5.00		Credit Card Fees	
Coupon Books	\$10.00		Card Replacement	\$7.00
Loan Processing Fee	\$25.00		Late Payment	\$28.00
Loan Documentation Fee (on loans WESLA registers)	\$300.00		Rush Card Order	\$100.00
			Returned Payment	\$28.00
Bill Pay			2 nd Returned Payment in 6 months	\$39.00
Overnight Check	\$13.00		Return Mail	
Same-Day Bill Pay	\$10.95		With New address from Post Office	\$10.00
Popmoney Send/Request Money Fees		Next Day	Without any forward Address	\$15.00
\$1.00 - \$249.99	\$0.60	\$1.00		
\$250.00 - \$999.00	\$0.85	\$1.00		
\$1,000.00 and Above	\$1.60	\$2.00		
Stop Payment	\$32.00			
e-greetings	\$0.50			