



DISCLOSURE OF FEES AND CHARGES

Effective September 1, 2008

Western Federal Credit Union offers most services at no charge to its members. Certain costly services make some fees necessary. By asking members who use these services to help pay for them, our entire membership is served in the fairest way possible.

Members that use CU Service Centers[®] may be charged for some services. The amount charged will depend upon the service and will be established by the host credit union.

SHARE AND CHECKING SERVICES

New Membership	\$ 5.00
Dishonored Deposit	\$25.00
Per-Check Fee	No Charge
Minimum Balance Fee (per statement cycle)	
Free Checking	No Charge
Premier Checking (Average daily balance less than \$2,000)	\$ 5.00
Starter Checks	No Charge
Check Printing	Varies
Temporary Checks (10 checks)	\$ 2.00
Account History (interim statement)	\$ 5.00
Check Copy (first two free per statement cycle)	\$ 5.00
Overdraft Transfer (from share account only)	\$ 3.00
Returned NSF Check/Debit	\$30.00
Paid NSF Check/Debit (Courtesy Pay)	\$30.00
Stop Payments	\$10.00
Bill Pay	No Charge

LOAN FEES

Dishonored Payments	\$25.00
Extension Agreement	\$50.00
Forwarding Fee/Real Estate Demand	\$30.00
Loan Cancellation Fee	\$25.00
Real Estate Loan Modification	\$250.00

VISA SERVICES

VISA Annual Fee	No Charge
First Additional/Joint Card	No Charge
Subsequent Additional Card	No Charge
Replace Card – Normal Processing	\$ 5.00
Replace Card – Expedited Processing	\$10.00
Late Fee	\$27.00
Overlimit Fee (per billing cycle) If exceeds limit by 5%	\$20.00
Sales Receipt Copy (per item)	\$ 3.00
Transaction Fee for Cash Advances	No Charge
Foreign Transaction Fee with Foreign (non-U.S.) Merchants	2% of U.S. Dollar amount of transaction

VISA Courtesy Checks:

Printing	No Charge
Returned Check	\$20.00
Stop Payment	\$10.00

ELECTRONIC SERVICES

ATM Transactions	
Western FCU ATM Withdrawal, Balance Inquiry or Transfer	No Charge
CO-OP or Alliance One ATM Withdrawal, Balance Inquiry or Transfer	No Charge

* Foreign ATM First 3 Withdrawals Per Month	No Charge
* Foreign ATM After 3 Withdrawals (per withdrawal)	\$ 1.00
* Foreign ATM First 3 Balance Inquiries Per Month	No Charge
* Foreign ATM After 3 Balance Inquiries (per inquiry)	\$ 0.50
* Foreign ATM Transfers	No Charge
Deposits (where available)	No Charge
Foreign Transaction Fee with Foreign (non-U.S.) Merchants	2% of U.S. Dollar amount of transaction
Point of Sale Transaction	No Charge
Replace ATM Card/PIN – Normal Processing	\$ 5.00
Replace ATM Card/PIN – Expedited Processing	\$10.00
Automated Banking Services (on-line and telephone)	No Charge
Funds Transfer (eTransfer) Fee– Per Transaction	
Inbound Standard (3-Day)	Waived
Inbound Premium (Next Day)	\$ 7.95
Outbound Standard	\$ 4.95
Outbound Premium	\$ 7.95
ACH/EFT Transfers	
ACH Stop Payment	\$10.00
Returned NSF ACH	\$30.00
Paid NSF ACH (Courtesy Pay)	\$30.00

MISCELLANEOUS FEES

Account Research and Reconciliation	\$25.00 per hour
Statement Copies	\$ 1.00
Document Copies (per page)	\$ 1.00
Returned Statement Fee (bad address)	No Charge
Cashier's Check	\$ 5.00
Teller's Check (first 3 per statement cycle free)	\$ 3.00
Travelers Cheques	Free**
Gift Cheques	Varies**
Travelers Cheques for Two	Varies**
Gift Cards	Varies per card
Stop Payment on WFCU Checks (includes Teller's, Cashier's and Loan Convenience)	\$10.00
Member Requested Correspondence	\$10.00
Verification of Deposit	\$10.00
Wire Transfer – Incoming	\$ 10.00
Wire Transfer – Outgoing (domestic)	\$15.00
Wire Transfer – Outgoing (foreign)	\$35.00
Escheat	\$ 5.00
Inactive Account (no activity for one year) – Monthly fee	\$ 1.00
Notary Service	max allowed by state law
Safe Deposit Box (annual fee)	
3 x 5	\$20.00
3 x 10	\$30.00
5 x 5	\$40.00
5 x 10	\$50.00
10 x 10	\$60.00
Lost Safe Deposit Key	\$150.00
Tax Lien – Federal	\$15.00
Tax Lien – State	\$ 3.00
Garnishment/Levy	\$15.00
Subpoena	\$15.00
IRA Maintenance Fee	No Charge
IRA Transfer/Termination Fee	\$20.00
Expedited Mail Services	Varies
Fax Service (per page)	\$ 2.00
Collection Item	\$ 15.00

* Foreign ATMs are all machines that are not Western FCU or CO-OP ATMs.

** Non-members pay an additional 1% of face value.

We recommend that you keep this information with your financial records. Recent comparisons show our fees to be competitive. Fees are subject to change.