



**WELDCOMMUNITY**  
CREDIT UNION

## Fee Schedule

**Effective January 1, 2021**

*(Fees are subject to change.)*

### Savings Account Fees

Account Closure Fee (within 180 days of opening).....	\$15.00
(Waived for members 12 and under)	
Excess of Three Withdrawals per Month (each).....	Free
(Regular Share, Second Share, Money Fund, Holiday and Vacation Club)	
Inactive Account Fee, No Activity for One Year (per month, balances below \$250) .....	\$3.00

### Checking Account Fees

Check Printing Fee.....	Varies depending on style
Nonsufficient Funds Item, Returned (per item).....	\$30.00
Nonsufficient Funds Item, Reg D Limit Reached (per item).....	\$15.00
Overdraft Transfer from Share/Club Account to clear debit item(s).....	\$15.00
Pay4U Courtesy Pay Clearing Fee (per item).....	\$30.00
Temporary Check Fee (4 per page).....	\$1.00
Stop Payment Fee (per item).....	\$20.00
Inactive Account Fee, No Activity for One Year (per month) .....	\$3.00
EChecking.....	First five checks per month are free, \$.45 per check after that

### Monthly Service Fees

EChecking .....	Free
Standard Checking (If minimum daily balance falls below \$500) .....	\$3.00
Premier 55 .....	Free

### Other Service Fees

Account Activity Printout Fee (each).....	\$1.00
Cashier's Check Fee (payable to third party).....	\$4.00
CheckLink Online Bill Pay Fee (per month).....	\$5.75
Check Cashing Fee (third party check).....	\$25.00
Coin Counting Fee.....	1% if over \$200
Collection Fee.....	Pass-through cost
Deposited Item Return Fee.....	Free
Debit Item or Check Copy Fee.....	\$2.00
Online at <a href="http://www.weldccu.com">www.weldccu.com</a> .....	Free
Drive-up Canister Replacement Fee.....	\$150.00
Emergency Replacement of Debit or Credit Card.....	\$50.00
Consumer Loan- Late Loan Payment Fee .....	\$15.00
Mortgage Loan- Late Payment Fee .....	5% of the payment due
Garnishment Fee.....	\$35.00
Nonsufficient Funds Loan Payment, Returned Check.....	\$25.00
Line of Credit Advance Fee (system generated, each).....	\$1.00
Money Order Fee (each).....	\$1.00
Mortgage Loan Payoff Request Fee (third party request).....	\$10.00
Mortgage Loan Subordination Processing Fee .....	\$100.00

**Other Service Fees cont.**

Notary Service (members).....	Free
Periodic Statement Reconciliation Fee (per 30 day time period, 60 days maximum).....	\$10.00
Research Fee (per hour).....	\$25.00
Returned Mail Fee.....	\$5.00
Statement Copy Fee (each).....	\$2.00
Online at <a href="http://www.weldccu.com">www.weldccu.com</a> .....	Free
Foreign Currency .....	Shipping cost
Verification of Deposit Fee.....	\$5.00
Wire Transfer Fees	
Wire Transfer Fee, Incoming (per item).....	Free
Domestic Wire Transfer Fee, Outgoing (per item).....	\$15.00
International Wire Transfer Fee, Outgoing (per item).....	\$35.00
Fax Fee .....	First 5 Pages Free, \$.50 Per Page After That
Visa Cash Advance Fee	
\$25 - \$500 .....	\$5.00
\$501-\$750 .....	\$7.00
\$751 > .....	\$10.00

**Safe Deposit Box Fees**

Annual Rental Size 3 x 5.....	\$15.00
Annual Rental Size 3 x 10.....	\$25.00
Annual Rental Size 5 x 5.....	\$20.00
Annual Rental Size 5 x 10.....	\$35.00
Annual Rental Size 10 x 10.....	\$70.00
Drilling of Box.....	\$150.00
Lost Key Fee.....	\$25.00
Abandoned Property Storage Fee.....	\$10.00

**Visa Debit Card Fees**

ATM Withdrawal Fee (per withdrawal)	
ATM Owned by WCCU.....	Free
CO-OP ATMs.....	Free
Non-WCCU, or Non-CO-OP ATMs (per withdrawal) .....	\$2.00
Card Replacement Fee (per card).....	\$5.00
International Transaction Fees	
Single-currency Transaction.....	1.00% of transaction amount
Multi-currency Transaction.....	1.00% of transaction amount