

Schedule of Service Charges

Effective September 1, 2017.

Account Research Service Charge.....	\$20.00 dep - \$20.00/hour
ATM/Debit Replacement Rush Service Charge.....	\$35.00
Cashier's Check.....	\$1.00
Certified Check.....	\$10.00
Credit Card Cash Advance (Non WCCU Card).....	2%
Garnishment/Levy Service Charge.....	\$50.00
IRA Transfer (Outgoing).....	\$25.00
Medallion Signature.....	\$25.00
Money Order.....	\$1.00
Night Deposit Bag.....	\$15.00
Overdraft Privilege Service Charge.....	\$29.50/item
<small>(The categories of transactions from which an overdraft fee may be imposed are those by any of the following means: Check, in-person withdrawal, ATM withdrawal, or other electronic means.)</small>	
Overdraft Transfer from Savings and/or Lines of Credit	
(SWEEP Processing).....	\$5.00
Stop Payments.....	\$15.00
Wire Transfers	
Incoming.....	\$10.00
International.....	\$35.00
Outgoing.....	\$10.00
Writ of Attachment.....	\$50.00
Share Savings Account preauthorized, automatic, or telephone transfers over 6 in a statement period	
(Per Item Processed).....	\$10.00
Money Market Account preauthorized, automatic, or telephone transfers over 6 in a statement period and/or checks in excess of 6 in a statement period	
(Per Item Processed).....	\$10.00
Safe Deposit Boxes	
3 x 5.....	\$40.00
5 x 5.....	\$50.00
3 x 10.....	\$70.00
5 x 10.....	\$80.00
10 x 10 (Richmond Branch Only).....	\$100.00
Drill Box.....	\$150.00
Replacement Key.....	\$25.00

Fees & Penalties

ATM - Returned Deposited Check.....	\$15.00
Collection Fee (Per Charged Off Deposit Account).....	\$50.00
Dormant Account Fee.....	1st Year Free - \$10.00/year
<small>(Passbooks & balances over \$99.99 excluded. Fee will be waived if you are under the age of 21 or age 62 and older.)</small>	
Escheat Account Fee.....	\$50.00
<small>(Fee will be waived if you are under the age of 21 or age 62 and older.)</small>	
Inactive ATM/Debit Card.....	\$10.00/year
Insufficient/Uncollected Funds.....	\$29.50/item
Returned Cashed Check.....	\$15.00
Returned Deposited Check.....	\$15.00
Returned Foreign Check.....	\$20.00
Statement/Tax Form Undeliverable Mail Fee	
(Per Item Processed).....	\$5.00
Single Service User Fee.....	\$10.00/year
<small>(For those with only a Share or Rewards Savings account & no other accounts. Fee will be waived if balance is \$300 or more, or you are under the age of 21 or age 62 and older.)</small>	

Non Member

ATM Transaction Fee.....	\$3.00
Coin Machine Fee.....	10%
Check Cashing.....	Varies
Check Amount.....Service Charge	
\$0.00- \$99.99	No Charge
\$100.00- \$499.99.....	\$2.50 per check
\$500.00+.....	\$5.00 per check
Notary Fee.....	\$2.00

**Westerly
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