WAUNA FEDERAL CREDIT UNION
SHARE AND DRAFT RATE AND FEE SCHEDULE
Effective: February 1, 2008

FEE SCHEDULE

All fees subject to change without notice.

Fees Effective: August 1, 2007

Item	Fee Assessed	
COPIES:		
1. Check/Draft Copy	2.00	Per Item
2. Photocopy	1.00	Per Page
3. History Copy	1.00	Per Copy
4. Statement (including Visa)	1.00	Per Page
5. Check Copy from deposit	5.00	Per Item
CREDIT UNION CARDS:		
1. Check Card*	0.00	
2. Visa Card*	0.00	Annually
3. Visa Card Rush Replacement	50.00	Per Card
4. Cash Advance for Non-CU Visa (mbr)	5.00	Per Cash Adv.
5. Cash Advance for Non-CU Visa (nonmbr)	10.00	Per Cash Adv.
6. CO-OP ATM Withdrawals**	0.00	Per Withdrawal
7. Non-CO-OP ATM Withdrawals**	0.00	First 3 p/Mo
	1.50	4th & up p/Mo
*5.00 fee per card to replace Lost/Stolen Card.		
** Fees may be assessed by ATM owner (not WFCU).		
CHECKS/DRAFTS:		
1. Corporate Check	0.00	Pd to Mbr
- Payable to third party	4.00	Per Check
2. Check Orders		
Premier Account*	0.00	Wauna Checks
	Varies	Per Order
Classic Account*	Varies	Per Order
* Additional Charges for Special Features		
3. Foreign Draft/Check (Freight Add'l)	10.00	Per Draft/Check
4. Line of Credit Checks	0.00	First Order
	Varies	Add'l Orders
5. Wauna Money Market Checks	0.00	First Order
	Varies	Add'l Orders
6. Money Order	2.50	Per Check
7. Preauthorized Check	3.00	Per Check
8. Temporary Checks	1.00	4 checks
9. Travelers Checks	1.00	Per $100
10. Travelers Checks for Two	2.00	Per $100
CHECKING/DRAFT ACCOUNT:		
1. Classic Checking Account	0.00	
2. Premier Checking Account	0.00	Bal. >$999.99
-Balance falls below $1,000 during month	8.00	Monthly
3. Share Club Account	6.00	Monthly
-Age 50 or better	5.00	Monthly
LOAN:		
1. Amortization Chart	7.00	Per Chart
2. Drive By Appraisal	50.00	Per Appraisal
3. Home Equity Loan	Varies	Cost Only
4. Home Equity Line of Credit	Varies	Cost Only
5. Interest Rate Modification	50.00	Per Modification
6. Line Of Credit Transfer	0.00	Per Transfer
7. Real Estate Fee (Secondary Mkt)	Varies	1% Origination Fee, plus fees assessed
8. WFCU Real Estate Fee	Varies	Cost Only
9. Reconveyance	Varies	Cost Only
10. Title Transfer	Varies	Cost Only
11. Skip-A-Payment	30.00	Per Skip

Item	Fee Assessed	
MISCELLANEOUS:		
1. Account Reinstatement (w/in 6 months)	25.00	Per Account
2. Account Closure (w/in 90 days)	10.00	Per Account
3. Bad Address Fee	3.00	Per Item
4. Balancing Account/Account Research	25.00	Per Hour
5. Collection (Domestic/Foreign)	25.00	Per Collect
6. Dormant Account	15.00	Quarterly
7. Holiday Club Early Withdrawal	2.00	Per Wdl
8. IRA Account Closure (w/in 180 days)	25.00	Per Closure
9. IRA Account Closure (External transfer)	10.00	Per Closure
10. Fax Transmission (Incoming/Outgoing)	1.00	Per Page
11. Fax Transmission Foreign	5.00	Per Page
12. Foreign Currency (+shipping)	5.00	Per Order
13. Lamination	0.50	Per Item
14. Legal Process Fee (Garnishment/Levy)	35.00	Per Item
15. Low Balance Fee*	5.00	Per Month
16. Returned Deposited Check	5.00	Per Check
	15.00	Per Owner CK
17 Stop Payment (includes ACH)	15.00	Per Item
18. Verification/Payoff Statement	10.00	Per Request
19. Wauna Money Market Violation	10.00	Per Violation
*Applies to single service accounts with balance that if at any time during the the month falls below $100. Fee does not apply to individuals under 17 and over 64 years of age.		
OVERDRAFT:		
1. Account Overdraft	29.00	Per Overdraft
2. Overdraft Transfer	0.00	Per Transfer
3. Over Line of Credit Limit	25.00	Per infraction
SAFE DEPOSIT BOX:		
1. 3" x 5" Box	25.00	Annually
2. 3" x 10" Box	40.00	Annually
3. 5" x 10" Box	50.00	Annually
4. 10" x 10" Box	75.00	Annually
5. Key Deposit	10.00	Per Key
6. SDB Payment Late Fee (>30 days)	10.00	Per Month
7. Lost Key Replacement	40.00	Per Item
8. Drilling of Box	100.00	Per Item
WIRE:		
1. US Wire (Outgoing)	20.00	Per Wire
2. Commercial Money Order (CMO)	35.00	Per CMO
3. Int'l Commercial Money Order	40.00	<=$500.00
-Int'l Commercial Money Order	65.00	>$500.00
4. Foreign Wire (Outgoing)	35.00	Per Wire