

Wauna Credit Union Business Account Fee Schedule

Effective: October 5, 2026

Bill Pay			Services		
Account to Account Transfers (Fee disclosed prior to sending funds.)	Varies	Per Amt	Account Closure (w/in 90 days)	15.00	Per Acct
Person to Person Transfers (Fee disclosed prior to sending funds.)	Varies	Per Amt	Account Research/Balancing/Bill Pay (min 1 hr)	50.00	Per Hour
Cards			CarFax	20.00	Per Item
Card Payment by phone	7.00	Per Transaction	Collection (Domestic/Foreign)	50.00	Per Collect
CO-OP ATM Withdrawals (Fees may be assessed by ATM owner, not WCU.)	0.00	Per Withdrawal	Commercial Loan Modification	250.00	Per Request
Non CO-OP ATM Withdrawals (Additional fees may be assessed by ATM owner.)	2.50	Per Withdrawal	Deposit Adjustment (ATM, RDC, etc.)	5.00	Per Item
Replacement Card Fee	10.00	Per Card	Deposit Adjustment at non-WCU location	10.00	Per Item
Visa Card Rush Replacement	50.00	Per Card	Dormant Account (12 mos inactivity)	10.00	Monthly
Checking Account			Fax Transmission (Incoming/Outgoing)	1.00	Per Page
Simply Free Business Checking (includes Non-Profit)	Free		Fax Transmission Foreign	5.00	Per Page
Business Interest Checking < \$5k Daily Bal	6.00	Monthly	Foreign Currency	7.00	Per Order
Money Services Business Checking	35.00	Monthly	-Next-day delivery	17.00	Per Order
- Cash Handling Fee over \$150k	15.00	Per \$25k increment	-Priority Overnight Delivery	20.00	Per Order
Check/Draft			Holiday Club Early Withdrawal	2.00	Per Wdl
Corporate/Cashiers Check payable to 3rd Party	5.00	Per Check	IRA/HSA Account Closure (External transfer)	30.00	Per Closure
Check Orders	Varies	Per Order	IRA/HSA Account Closure (w/in 180 days)	25.00	Per Closure
Temporary Checks	4.00	4 Checks	Legal Process Fee (Garnishment/Levy)	150.00	Per Item
Copies			Home Equity Line of Credit (HELOC) Annual Fee	75.00	Annually
Check Copy from deposit	5.00	Per Item	HELOC/PLOC Line of Credit Over the Limit Fee	25.00	Per Item
Check/Draft Copy	3.00	Per Item	LOC Renewal	250.00	Per Item
Credit Card Statement Copy	5.00	Per Copy	Low Balance Fee (Single service accounts < 300.00 during the month.)	5.00	Per Month
History Copy	5.00	Per Copy	Mortgage Verification/Payoff Statement	30.00	Per Request
Photocopy	1.00	Per Page	Returned Deposited Check	15.00	Per Check
Monthly Statement Copy	3.00	Per Copy	Returned Deposited Check by Acct Owner	30.00	Per Check
Overdraft			Returned/Dishonored ACH	30.00	Per Item
Overdraft/NSF Fee	35.00	Per Overdraft	Rush Title	50.00	Per Title
Overdraft Transfer	Free		Skip-A-Payment	40.00	Per Skip
Safe Deposit Box			Stop Payment (includes ACH, Bill Pay)	10.00	Per Item
3" x 5" Box	35.00	Annually	Subordination Agreement	250.00	Per Item
3" x 10" Box	60.00	Annually	Undeliverable Mail Fee	10.00	Per Item
5" x 10" Box	70.00	Annually			
10" x 10" Box	100.00	Annually			
Drilling of Box (est. \$200)	300.00	Per Item			
Key Deposit	20.00	Per Box			
Lost Key Replacement	30.00	Per Item			
			Wires		
			US Wire (Incoming)	20.00	Per Wire
			US Wire (Outgoing)	30.00	Per Wire
			International Wire (Incoming/Outgoing)	55.00	Per Wire
			International Wire Research or Tracking	55.00	Per Item
			International Wire Contract Cancellation	55.00	Per Item

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