

Wauna Credit Union Personal Account Fee Schedule

Effective: February 28, 2025

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	5.00	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	Consumer Loan Interest Rate Modification	75.00	Per Mod.
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 Checking Account	Free		Fax Transmission Foreign	5.00	Per Page
50+ Interest Checking Account (Age 50 and over)	Free		Foreign Currency	7.00	Per Order
Easy Interest Checking Account	Free		-Next-day delivery	17.00	Per Order
High Interest Checking (If balance falls below \$1,500 during the month.)	6.00	Monthly	-Priority Overnight Delivery	20.00	Per Order
Check/Draft			Holiday Club Early Withdrawal	2.00	Per Wdl
Cashiers Check	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	5.00	Per Item	Low Balance Fee (Single service accounts < \$300.00 during the month. Applies to estate and trust accounts. Does not apply to personal accounts owned by individuals age 17 and under, or 65 and older.)	5.00	Per Month
Credit Card Statement Copy	5.00	Per Copy	Mortgage Verification/Payoff Statement	30.00	Per Request
History Copy	5.00	Per Copy	Returned Deposited Check	15.00	Per Check
Photocopy	1.00	Per Page	Returned Deposited Check by Acct Owner	30.00	Per Check
Monthly Statement Copy	3.00	Per Copy	Returned/Dishonored ACH	30.00	Per Item
Overdraft			Rush Title	50.00	Per Title
Overdraft/NSF Fee	35.00	Per Overdraft	Skip-A-Payment	40.00	Per Skip
Overdraft Transfer	Free		Stop Payment (includes ACH, Bill Pay)	10.00	Per Item
Safe Deposit Box			Subordination Agreement	250.00	Per Item
3" x 5" Box	35.00	Annually	Undeliverable Mail Fee	10.00	Per Item
3" x 10" Box	60.00	Annually	Wire Services		
5" x 10" Box	70.00	Annually	US Wire (Incoming/Outgoing)	20.00	Per Wire
10" x 10" Box	100.00	Annually	International Wire (Incoming/Outgoing)	55.00	Per Wire
Drilling of Box	300.00	Per Item	International Wire Research or Tracking	55.00	Per Item
Key Deposit	20.00	Per Box	International Wire Contract Cancellation	55.00	Per Item
Lost Key Replacement	30.00	Per Item			

