

West Branch Valley Federal Credit Union Fee Schedule

As of February 27, 2018

- Membership share..... \$5.00 par value
- Uniform member fee.....\$5.00
(Charged to join the credit union – nonrefundable)
- Back on Track Checking\$25.00/to open
\$10.00/month
- All Total Teller transactions and inquiries.....**Free**
- Transactions by telephone with a member service rep.....**Free**
- Withdrawals.....**Free**
- Transfers between base accounts.....**Free**
- Christmas Club withdrawals\$15.00/withdrawal
- Wire transfer confirmation inquires.....**Free**
- Wire transfers
 - Incoming.....\$15.00/transfer
 - Outgoing\$25.00/transfer
- Copies of mailed statements.....\$5.00/copy
Statements over three years old\$5.00/copy
(Plus \$25.00 per hour research fee - \$25.00 minimum)
- Interim statements.....\$2.00/copy
- Account reconciliation / research..... \$25.00/hour
(\$25.00 minimum fee)
- ACH non-sufficient funds.....\$39.00/item
- Member deposit item return.....\$39.00/item
- Returned check or NSF overdraft fee.....\$39.00/item
- Transfer from shares (overdraft protection)
(Limited to 6 transfers/month).....\$5.00/transfer
- Transfer from share draft (overdraft protection)
(Limited to 6 transfers/month).....\$5.00/transfer
- Card re-issue fee for Visa credit card & Visa check card.....\$15.00
- Visa check card overdraft.....\$39.00/item
- Visa check card PIN mailer**Free**
- Check copies.....\$2.00/check
Check copies over three years old\$2.00/check
(Plus \$25.00 per hour research fee - \$25.00 minimum)
- Stop payment\$20.00/item
(ACH, Bill Payer or Check)
- Photo copies.....\$0.50/copy
- Incorrect mailing address fee.....\$5.00/month
- Money orders.....\$2.00/item
- Money orders stop payment\$20.00/item
- Non-member check cashing\$5.00
- Corporate Checks \$2.00/item
(Issued for less than \$100)
- Visa check card/ATM Withdrawals
WBVFCU'S Fee ONLY
First 6 transactions per calendar month.....**Free**
7 transactions or more per calendar month.....\$1.00/transaction
- Bill Payer **Free**
- Bill Payer Inactivity Fee**Free**
- Dormant account.....\$5.00/month
after two years
- Escheat Fee\$100.00
- Account closing fee\$5.00
(If closed within 180 days)
- Christmas Club Closure\$15.00
(Prior to annual payout)
- Reopen account\$25.00
(Even if closed and reopen account on the same day, unless performed for fraud protection.)
- Money Market –
Excess withdrawal fee.....\$5.00/item
(Limited to 6 transfers/month ~ minimum \$1,000)
- Starter check fee per sheet of four.....\$2.00/sheet
(Two free sheets with a new share draft account)
- Faxing Services\$1.00/page
- Express mail\$30.00
- IRS levy fee\$100.00
- Subordination Agreements/Consent of Lienholder\$100.00
- Attachment/garnishment fee\$100.00
- Safe deposit boxes
3x5.....\$20.00/year
3x10.....\$30.00/year
- Safe deposit box late fee\$5.00/month
- Safe deposit box drilling\$175.00
- Safe deposit box key replacement\$125.00
- WBVFCU has the right to charge a **\$50.00 fee** to investigate fraudulent transactions.
- Early closure of Share Certificate penalty:
31 days to one year = 2 months
Over one year = 4 months
- Renewal of Share Certificate.....10 calendar days
(Grace period)

Fees on Visa Credit Cards

- Over limit fee\$20.00
- Late payment\$20.00
- Pay by phone*Free*
- Reissue/Replace card\$15.00
- Returned payment\$30.00
- Non-member cash advance*Free*
- VISA foreign transaction fee1% of transaction amount

Fees on Loans

- Late payment5% of payment after 15 days
- Overnight shipping of documents\$30.00
- AppraisalActual cost
- AttorneyActual cost
- RecordingActual cost
- Satisfaction DocumentActual cost
- Property report\$85.00
- Flood Certification\$30.00
- Skip-a-payment\$25.00
- Auto Lien FeeActual cost

Charges for transactions. The amount of any charges will be deducted automatically from your Account.

Disclosure of Account Terms

Minimum deposit for a Youth 2-5-0 Term Share Account	\$250.00
Minimum deposit for a Term Share Account	\$500.00
Minimum required balance for Share Account	\$5.00
Minimum required balance to earn dividends on Senior Checking and Youth Club Accounts	\$0.00
Minimum required balance to earn dividends on all Share Accounts	\$100.00
<i>(This includes Christmas Clubs, Share Savings, U Name It Accounts and Vacation Clubs)</i>	
Minimum required balance to earn dividends on Preferred Checking	\$500.00

Early Withdrawal Penalty: We may impose a penalty if you withdraw any of the principle before the maturity date, or the renewal date, if this is a renewal account.

Amount of Penalty: For time deposit with an original scheduled maturity date of more than 31 days but no longer than one year the penalty is two months dividends. For time deposits with an original scheduled maturity of more than one year, the penalty is four months dividends.

How the Penalty Works: The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principle.

In the Event of a Death: A Term Share Account may be withdrawn with no penalty or be held by the survivors to maturity with the proper documentation or ownership.

Rate Information: The Annual Percentage Rate (APR) and Annual Percentage Yield (APY) on your account (\$) is a variable rate and may change at any time. The APY is a percentage rate that reflects the total amount of dividends to be paid on an account based on the rate and frequency of compounding for an annual period. The APR and APY may change as determined by the Credit Union's Board of Directors. Current rates may be obtained by calling **(570) 323-9407 and pressing #6.**

Nature of Dividends: Dividends will be compounded monthly and credit monthly to your account. The dividend period is monthly; for example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date is January 31. The dividend declaration date follows the ending date of the dividend period, so in this example, the declaration date would be February 1. If the account is closed prior to the declaration date, accrued dividends will be forfeited.

Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The APR and APY are prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

Dividends are calculated by the average daily balance method in which dividends are computed by applying the periodic rate to the average balance in the account for the period, with the average balance calculated by adding the balance in the account for each day of the period and dividing the sum by the number of days in the period. Dividends will begin to accrue on cash and non-cash deposits the day you make the deposits to your account.