

| ACCOUNT FEES | RATE |
|--|-------------------------|
| Membership Share | \$ 5.00 par value |
| Uniform member fee (<i>Charged to join WBVFCU - nonrefundable</i>) | \$ 5.00 |
| Back on Track Checking Opening | \$ 25.00 |
| Back on Track Monthly Fee | \$ 10.00 |
| Christmas Club Early Withdrawals | \$ 15.00 per withdrawal |
| Christmas Club Closure (<i>Prior to Annual Payout</i>) | \$ 15.00 |
| Income Wire Transfer | \$ 15.00 per transfer |
| Outgoing Wire Transfer | \$ 25.00 per transfer |
| Copy of mailed statement | \$ 5.00 per statement |
| Statement older than three years research fee (<i>\$25.00 minimum</i>) | \$ 25.00 per hour |
| Interim Statements | \$ 2.00 per statement |
| Account Reconciliation / Research (<i>\$25.00 minimum</i>) | \$ 25.00 per hour |
| ACH Non-sufficient Funds (NSF) | \$ 39.00 per item |
| Member Deposit Return | \$ 39.00 per item |
| Returned Check / NSF Overdraft Fee | \$ 39.00 per item |
| Reinitiated / Resubmitted Item NSF Fee | \$ 39.00 per item |
| Transfer from Savings (Overdraft Protection) | \$ 5.00 per transfer |
| Visa Credit & Visa Check Card Re-issue | \$ 15.00 |
| Visa Check Card Overdraft | \$ 39.00 per item |
| Check Copies | \$ 2.00 per check |
| Check Copies older than three years research fee (<i>\$25.00 minimum</i>) | \$ 25.00 per hour |
| Stop Payment (ACH, Bill Payer or Check) | \$ 20.00 per item |
| Photo Copies | \$ 0.50 per copy |
| Incorrect Mailing Address Fee | \$ 5.00 per month |
| Money Orders | \$ 2.00 per item |
| Money Order Stop Payments | \$ 20.00 per item |
| Non-member Check Cashing | \$ 5.00 per item |
| Corporate Checks (<i>Issued for less than \$100</i>) | \$ 2.00 per item |
| Visa Check Card / ATM Withdrawals | |
| First six transactions per calendar month are free | |
| Seventh transaction or more per calendar month | \$ 1.00 per transaction |
| Dormant Account (<i>after two years</i>) | \$ 5.00 per month |
| Escheat Fee | \$ 100.00 |
| Account Closing Fee (<i>If closed within 180 days</i>) | \$ 5.00 |
| Reopen Account | |
| (Even if closed and reopened account on the same day, unless performed for fraud protection) | \$ 25.00 |
| Money Market Excess Withdrawal Fee | |
| (Limited to 6 transfers / month and a minimum of \$1,000) | \$ 5.00 per item |
| Starter Check Fee (Two free sheets with new checking account) | |
| (4 checks per sheet) | \$ 2.00 per sheet |
| Faxing Services | \$ 1.00 per page |
| Express Mail | \$ 30.00 |

ACCOUNT FEES CONTINUED

| | |
|--|-------------------|
| IRS Levy Fee | \$ 100.00 |
| Subordination Agreements / Consent of Lienholder | \$ 100.00 |
| Attachment / Garnishment Fee | \$ 100.00 |
| Safe Deposit Box | |
| 3 x 5 Box | \$ 20.00 per year |
| 3 x 10 Box | \$ 30.00 per year |
| Safe Deposit Box Late Fee | \$ 5.00 per month |
| Safe Deposit Box Drilling Fee | \$ 175.00 |
| Safe Deposit Box Lock / Key Replacement | \$ 125.00 |
| Safe Deposit Box Duplicate Key | \$ 20.00 |
| Fraudulent Transactions Investigation Fee | \$ 50.00 |

SHARE CERTIFICATE FEES

Early Closure Penalties:

- Thirty-one Days to One Year 2 Months Interest
- One year and over 4 Months Interest

Renewal of Share Certificate

10 Calendar Day Grace Period

VISA CREDIT CARD FEES**RATE**

| | |
|--------------------------------|-----------------------------|
| Over Limit Fee | \$ 20.00 |
| Late Payment Fee | \$ 20.00 |
| Card Reissue / Replacement Fee | \$ 15.00 |
| Returned Payment Fee | \$ 30.00 |
| VISA Foreign Transaction Fee | 1.00% of transaction amount |

LOAN FEES**RATE**

| | |
|---------------------------------|--------------------------------|
| Late Payment Fee | 5.00% of Payment after 15 Days |
| Overnight Shipping of Documents | \$ 30.00 |
| Appraisal | Actual Cost |
| Attorney | Actual Cost |
| Recording | Actual Cost |
| Satisfaction Document | Actual Cost |
| Property Report | Actual Cost |
| Flood Certification | Actual Cost |
| Electronic Lien Titling | Actual Cost |
| Auto Lien Fee | Actual Cost |
| Skip-A-Payment | \$ 25.00 |

CHARGES FOR TRANSACTIONS

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