West Branch Valley Federal Credit Union

Your Community Credit Union

FEE SCHEDULE
Effective
July 6, 2026

ACCOUNT FEES		RATE	
Membership Share	$	5.00	par value
Uniform member fee (*Charged to join WBVFCU - nonrefundable*)	$	5.00	
Back on Track Checking Opening	$	25.00	
Back on Track Monthly Fee	$	10.00	
Fund Account with Debit/Credit Card Fee *(max. charge allowed $500.00)*	$	4.99	
Christmas Club Early Withdrawals	$	15.00	per withdrawal
Christmas Club Closure *(Prior to Annual Payout)*	$	15.00	
Income Wire Transfer	$	15.00	per transfer
Outgoing Wire Transfer	$	25.00	per transfer
Copy of mailed statement	$	5.00	per statement
Print of electronic documents	$	5.00	per document
Interim Statements	$	2.00	per statement
Statement older than three years research fee *($25.00 minimum)*	$	25.00	per hour
Account Reconciliation / Research *($25.00 minimum)*	$	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 or Checking (Overdraft Protection)	$	5.00	per transfer
Transfer from Overdraft Repayment Line of Credit	$	2.00	per transfer
Visa Credit & Visa Check Card Re-issue	$	15.00	
Visa Check Card Disputes	$	39.00	per item
Visa Check Card Overdraft	$	39.00	per item
Visa Check Card Overnight Fee	$	65.00	
Check Copies	$	2.00	per check
Check Copies older than three years research fee *($25.00 minimum)*	$	25.00	per hour
Stop Payment (ACH, Bill Payer or Check)	$	20.00	per item
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 *(Issued for less than $100)*	$	2.00	per item
Visa Check Card / ATM Withdrawals			
First twelve transactions per calendar month are free (Using Allpoint ATMs)			
Thirteenth transaction or more per calendar month	$	1.00	per transaction
Dormant Account *(after two years)*	$	5.00	per month
Escheat Fee	$	100.00	
Account Closing Fee *(If closed within 180 days)*	$	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)	$	15.00	per item
Starter Check Fee (Two free sheets with new checking account)			
(4 checks per sheet)	$	2.00	per sheet
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	
ACH Early Pay Fee	$ 5.00	per transaction

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	up to $ 35.00
Card Reissue / Replacement Fee	$ 15.00
Returned Payment Fee	$ 25.00
VISA Foreign Transaction Fee	1.00% of transaction amount
Express Ship Credit Card	$ 65.00

LOAN FEES

		RATE
Late Payment Fee	5.00% of Payment after 15 Days ($5.00 Minimum)	
Loan Payment With Debit/Credit Card	*(max. charge allowed $500.00)*	$ 4.99
Loan Payment via Text		$ 4.99
Overnight Shipping of Documents		$ 30.00
Overdraft Repayment Line of Credit Fee		$ 25.00
Overdraft Repayment Line of Credit Transfer Fee		$ 2.00
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.