

# FEE SCHEDULE

Effective as of July 1, 2016

Please see below for fees that may be assessed against your account(s) and transaction limitations, if any, that apply to your account(s).

## ATM & DEBIT

ATM Cards (Replacement \$10.00)	1st Card Free	Debit Card (Replacement \$20.00 - EMV)	1st Card FREE
ATM Deposit, Withdrawal, Transfer @ WCFECU ATMs	FREE	Debit Card Close Fee (Fraud Exempt)	\$20.00
ATM-Deposit - Not WCFECU ATM	\$2.00	Debit Card Re-activate/Re-open	\$15.00
ATM-Transfer/Balance Inquiry - Not WCFECU ATM	\$1.00	Non Member ATM Deposit or Withdraw	\$3.00
ATM-Withdraw - Not WCFECU ATM	\$2.00	Non Negotiable ATM Deposit	\$25.00
CU 24 ATM Network	Surcharge Free		

## CHECKS & COINS

Cashier Check (1 free per month payable to member only)	\$5.00	Check Cashing (WCFECU Mbr no ckg acct-available funds required)	\$5.00
Cashier Check - Photocopy	\$5.00	Coin Deposit (no charge for Coaster Children Acct Deposits)	5% of total
Cashier Check Stop Pay (90 day wait period)	\$25.00	HELOC Checks (per box, limited quantity)	Fee subject to vendor
Check Cashing (Non Member/ Member check)	\$10.00	Share Draft Checks (per box)	Fee subject to style

## IRA ACCOUNTS

IRA Annual Admin Fee (no activity 1yr & balance <\$2,500.00)	\$25.00	IRA Closeout/ Processing	\$25.00	IRA Transfer (to Other Administrator)	\$40.00
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## LOANS & VISA®

Loan Payment Coupon Book	\$10.00	VISA Cash Advance (Non WCFECU VISA)	\$15.00
LOC Overdraft Protection (per transfer)	\$5.00	VISA Cash Advance (WCFECU VISA)	FREE
HELOC Checks (per box, limited quantity)	Fee subject to vendor	VISA Credit Card Replacement (lost/damaged)	\$15.00
		VISA Statement Copy	\$2.00

## MOBILE BANKING, HOME BANKING & SHARED BRANCH

Home Banking	FREE	Remote Deposit	FREE
Bill Pay (FREE with 4 or more payments scheduled per month)	\$4.95	Shared Branching Deposits	FREE
Mobile App	FREE	Shared Branching Withdrawals	\$2.00



**West Coast**  
FEDERAL EMPLOYEES CREDIT UNION

wcfecu.org  
941.925.2890

This credit union is federally insured by the National Credit Union Administration and is an Equal Opportunity Housing Lender.

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## MISCELLANEOUS

Account Balancing - per hour (\$15.00 minimum charge)	\$25.00
Account Research - per hour (\$15.00 minimum charge)	\$25.00
Account History Printout (each additional page \$1.00)	\$2.00
Deposit Verification (VOD)	\$25.00
Escheat Account (5 yrs Dormant)	\$50.00
Garnishment, Writ, Levies	\$100.00
Fax - Incoming 1st page (each additional page \$1.00)	\$2.00
Fax - Outgoing Local (maximum 3 pages)	\$2.00
Fax - Outgoing Long Distance (maximum 3 pages)	\$5.00

Gift Cards	\$3.95
Money Order	\$1.50
Mail Hold (up to 3 months)	\$10.00
Notary Services (Non Member)	\$10.00
Notary Services (Member)	FREE
Photocopy (each)	\$0.25
Return Mail (Bad Address)	\$5.00
Rush Order (Credit Card, Debit Card, ATM)	Fee subject to vendor
Wire Transfer (Incoming)	\$10.00
Wire Transfer (Outgoing - Domestic only)	\$25.00

## MONEY MARKET SHARE ACCOUNT

MM Inactive over 12 months	\$10.00
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MM Excessive w/d Fee (over 2 w/d per month)	\$20.00
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## SAVINGS & CHECKING (SHARE) ACCOUNTS

Checking Account with Direct Deposit	FREE
Checking Account no Direct Deposit	\$5.00
Deposit Items Returned Unpaid	\$25.00
Escheat Processing	\$50.00
Exception Posting/Manual Posting Fee for ACH/SHDR/Debit Card	\$15.00
Excessive Share Withdrawals - (each, over 3 per month)	\$1.00
Foreign ACH Item Posting (IAT)	\$15.00
ID SafeChoice (monthly)	\$1.75
Inactive Share Account (mo w/no sub-acct activity)	\$5.00
Mail/Statement Hold Fee (up to 3 months)	\$10.00
Membership Closed within 6 Months of Opening	\$25.00
Negative Balance (+\$5.00 weekly until positive balance)	\$30.00
NSF/Non Sufficient Funds, Overdraft or Uncollected Funds	\$30.00

Reg D Violation (over 6 transfer from savings per month)	\$20.00
Share Draft Copy (check - Faxed with Letter of Authorization)	\$5.00
Share Draft Copy (check) - Mail	\$3.00
Share Draft Counter Check; each (5 Free with new Account)	\$0.50
Statement Copy (each additional page \$1.00)	\$2.00
Stop Payment (Range of Checks)	\$30.00
Stop Payment - Removal	\$10.00
Stop Payment - Sharedraft/ACH	\$20.00
Transfer - Automatic Overdraft from Share Account	\$5.00
Transfer - by Home Banking, Mobile or GABY (auto-teller)	FREE
Transfer - Member Request	\$3.00
Transfer - Overdraft LOC Advance	\$5.00

Please review the above fees that may be assessed against your account(s); and the transaction limitations that may also apply to your account(s).