

Washtenaw

FEDERAL CREDIT UNION
www.washtenawfcu.org

SCHEDULE OF FEES - JULY 1, 2010

Rolled Coin - Waived for active members	5% of total
Deposited Item Returned (any reason)	\$25.00
Garnishment, Levy or Other Court Action or Escheat -Waived for death claim or probate:	\$35.00
VISA	
Late Payment	\$20.00
Returned Payment	\$25.00
Overnight emergency replacement	\$20.00
Official Checks (each)	\$ 2.00
Stop Payment - Official Check or Money Order - Ninety day waiting period for funds	\$28.00
Copy of an Official Check	\$ 3.00
Money Order (each) Free to seniors 62+	\$ 1.75
Notary (per document)	
Member	\$ 1.00
Non-Member	\$ 2.00
Wire Transfers	
- Domestic	\$15.00
- International	\$30.00
Incoming/Outgoing Fax (per page)	\$ 5.00
Online Bill Payment Up to 15 bills per month	FREE
Mortgage Verification of Deposit	\$ 5.00
ATM/Debit Card	
Replacement Card -Name change, damaged lost/stolen captured -Waived if stolen and police report submitted or if damaged card is returned to the credit union.	\$ 5.00
Reinstate a suspended card	\$ 5.00
Transaction fees at foreign terminals	
- Deposits	FREE
- Withdrawals/Inquiries/Transfers	\$ 1.50
Six free then \$1.50 with regular checking	

Fees subject to change by the Board of Directors.

Dormant Shares:	
Per month after 12 months of inactivity for prime share/savings accounts that do not have a \$300 minimum balance or active VISA, loan or subsidiary ID such as checking	\$ 5.00
Early Account Closing within 180 days	\$20.00
Returned Statement	\$ 7.50
Checking monthly Maintenance	\$ 3.00
Waived if any of the following criteria are met:	
- Maintain a minimum \$300 in checking	
- Receive Direct Deposit (Member must inform MSR that Direct Deposit has begun)	
Certify member Check (each)	\$ 2.00
Insufficient Funds (each)	\$28.00
- ACH/ATM/Draft/EFT/POS	
Occasional Overdraft Privilege (each)	\$25.00
- ACH/ATM/Draft/EFT/POS	
Stop Payment (each)	\$28.00
- ACH/ATM/Draft/EFT/POS	
Hand Post ACH	\$ 2.00
Microfilm copy (checks)	
Online	\$ 1.50
At teller window	\$ 3.00
Fund Transfers	
- Phone request	\$ 1.50
- Automated transfer from shares/loan	\$ 1.00
(Fees may be avoided using M.E.T.S. or Net Branch)	
Withdrawal or Transfer of IRA	\$50.00
Account Research (Per Hour)	\$10.00
Historical Printouts - Per ID per month	\$ 1.00
Travelers Checks	\$ 1.00
- Per Hundred purchased/free with regular checking	
Non-Member Check Cashing	\$ 5.00