

## West Virginia Central Federal Credit Union Disclosure of Business Account Fees

Fees Effective: January 16, 2023

Fees Subject to Change

**Business Checking** - There is a Minimum Average Daily Balance of \$1,000.00 to avoid a monthly charge of \$10.00 and to earn dividends.

**Payroll Checking** - There is a \$100.00 deposit required to open account. There is a \$50.00 a month fee.

**Non-Profit Checking** - There are no minimum balance requirements. No monthly fee.

### General Account Fees

### Amount

Account History / Print Out		\$5.00	Each
Account Ownership / Address Change		\$2.00	Occurrence
Counter Checks		\$1.00	per Page
Check Deposit Charge (First 100 Free) Non-Profit Checking Accounts, no charge		\$0.25	per Check
Currency Order			
	Coin -----	\$0.10	per roll
	Bills -----	\$0.50	per \$1,000
Deposit Correction Fee		\$2.00	Occurrence
Draft Copy		\$5.00	Each
Inactive Account Fee - 1 year no activity and combined balance less than \$25.00		\$5.00	Month
Incorrect Address Fee (Returned Mail)		\$5.00	Each
Levy & Attachment Fee		\$50.00	Occurrence
Line of Credit Transfer Fee		\$5.00	Each Transfer
New Account Closing Fee (Closed within 90 days of opening)		\$20.00	Each
New Member Fee		\$1.00	Each
Reconciliation / Research Fee		\$25.00	per Hour
Statement Copy Fee (Monthly Statement)		\$5.00	Each
1099 Replacement Fee		\$3.00	Each

### Bill Pay Service

Bill Pay - FREE with E-Statements and Debit Card		\$15.00	per Month
		\$0.40	per item (50 Free)

### Debit Cards

Debit Card		FREE	
Additional Debit Card Fee		\$2.50	Each
Debit Card Replacement Fee		\$10.00	Each

### Merchant Deposit

Scanner - Estimated	\$750.00 - \$2,600.00		Each
First Year License Fee		\$500.00	First Year
		\$100.00	Each Year After

### Merchant Services

**Call 1-888-249-9919 for information**

### Negotiable Items / Credit Report

Credit Union Check or Official Check Fee : Payable to Third Party		\$2.50	Each
Credit Report - Internal Refinance Loan Only		\$5.00	Each

### Non Sufficient Funds / Overdraft Protection

Return Fee		\$30.00	Each
Return Deposit Item		\$10.00	Each
Overdraft Advance Protection Fee		\$30.00	Each

### Payroll Origination

Fee Per Check Transmitted to WVCCU		\$0.25	Each / First 100 Free
Billing Debits/Credits (ACH Origination Fee)		\$0.25	Each / First 100 Free
Billing Debits/Credits (ACH Payroll Origination Fee)		\$0.25	Each / First 100 Free
ACH Origination Setup Fee		\$150.00	

### Safe Deposit Box

Safety Deposit Boxes	<b>Size</b>		
	3 x 5 -----		\$15.00
	3 x 10 -----		\$25.00
	5 x 10 -----		\$30.00
	7 x 10 -----		\$35.00
	10 x 10 -----		\$45.00

Safe Box Drilling : Actual Cost

Key Replacement		\$15.00	Each
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<b>Stop Payment</b>		
ACH or Share Draft		\$25.00 Each
<b>Wire Transfers</b>		
Outgoing	Domestic	\$30.00 Each
Outgoing	International	\$60.00 Each
<b>International Item Processing</b>		
Cash Letter		\$15.00 Each
Canadian dollars drawn on Canadian Financial Institution		\$7.00 Each
USD drawn on Canadian Financial Institution		\$15.00 Each
Returns	*Exclusive of Foreign Bank Charges, Additional Charges may apply	\$45.00 Each*
<b>International Collection Item</b>		
Cash Letter - USD item drawn on England, Germany, Switzerland, France*		\$25.00 Each
*If item is US Dollars drawn on Foreign Institution, the item must be more than \$200.00 in order to process.		
Foreign Currency		\$30.00 Each
USD		\$30.00 Each
Returns	*Exclusive of Foreign Bank Charges, Additional Charges may apply	\$60.00 Each*