

West Virginia Central Federal Credit Union Disclosure of Business Account Fees

Fees Effective: April 1, 2025

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
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	Size	
	3 x 5 -----	\$15.00 Annually
	3 x 10 -----	\$25.00 Annually
	5 x 10 -----	\$30.00 Annually
	7 x 10 -----	\$35.00 Annually
	10 x 10 -----	\$45.00 Annually

Safe Box Drilling : Actual Cost

Stop Payment		
ACH or Share Draft		\$25.00 Each
Wire Transfers		
Outgoing	Domestic	\$30.00 Each
Outgoing	International	\$60.00 Each
International Item Processing		
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*
International Collection Item		
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*