

West Virginia Central Credit Union Disclosure of Business Account Fees

Fees Effective: January 11, 2016

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	\$5.00 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 Union Check or Official Check Fee : Payable to Third Party	\$2.50	Each
Money Order Fee	\$2.50	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	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 Not to Exceed \$200.00

Key Replacement	\$15.00	Each
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Stop Payment

ACH or Share Draft	\$25.00	Each
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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
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*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*