

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

Fees Effective: June 12, 2018

Fees Subject to Change

General Account Fees		Amount
ACH Origination - One Time Origination - Telephone Entries		\$5.00 Occurrence
Counter Checks		\$0.25 per check
Draft Copy		\$3.50 Each
Inactive Account Fee (Charged after 1 year no activity and combined balances less than \$25.00)		\$5.00 Month
Incorrect Address Fee (Returned Mail)		\$5.00 Each
Levy & Attachment Fee		\$50.00 Occurrence
Loan Coupon Book		\$5.00 Each
Loan Application Fee		\$40.00 Each
Loan Late Payment Fee		\$5.00 Each Month
New Account Closing Fee (Closed within 90 days of opening)		\$10.00 Each
New Member Fee		\$1.00 Each
Reconciliation / Research Fee		\$20.00 per Hour
Statement Copy Fee (Monthly Statement)		\$5.00 Each
<b>Bill Pay Service</b>		
Bill Pay - FREE with E-Statements and Debit Card		\$6.95 per Month
<b>Debit Cards</b>		
Debit Card		FREE
Additional Debit Card Fee		FREE
Debit Card Replacement Fee		\$5.00 Each
<b>Negotiable Items</b>		
Credit Union Check or Official Check Fee : Payable to Third Party		\$2.50 Each
Money Order Fee		\$2.50 Each
Travel Card		\$5.00 Each
		\$2.00 Reload Card
<b>Non Sufficient Funds / Overdraft Protection</b>		
Return Fee		\$25.00 Each
Return Deposit Item		\$10.00 Each
Overdraft Advance Protection Fee		\$25.00 Each
<b>Safe Deposit Box</b>		
Safety Deposit Boxes	<b>Size</b>	
	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
<b>Stop Payment</b>		
ACH or Share Draft		\$25.00 Each
<b>Wire Transfers</b>		
Outgoing Domestic		\$20.00 Each
Outgoing International		\$50.00 Each
<b>International Item Processing</b>		
Cash Letter		\$10.00 Minimum* Each
*Additional Pass-through charges may apply		

*Fees appearing on this schedule are accurate and effective for deposit accounts as of the above date. For questions or inquiries on fee information please call a members services representative at 304-485-4523.*