

## Fee Schedule Effective December 13, 2022

| Lifective December 15, 2022   |                        |
|---|------------------------|
| Checking Account Fees   |                        |
| Check Copy  | \$3.00                 |
| Check Order (first 50 Free)   | See price list         |
| Temporary Checks (sheet of 4)                                       | \$1.00                 |
| Courtesy Pay  | \$30.00                |
| Non-Sufficient Funds (based on available balance)                   | \$30.00                |
| Overdraft Privilege (based on available balance)                    | \$30.00                |
| Close Account/Open New Account (within 90 days)                     | \$20.00                |
| Reopen Blocked/Closed Checking Account                              | \$20.00                |
| Reopen Blocked/Closed Overdraft Privilege                           | \$20.00                |
| Stop Payment per Request  | \$15.00                |
| Plastic Card/ACH Fees   |                        |
| ATM Transactions (8 monthly at non owned WAC ATMs)                  | FREE                   |
| ATM Transactions (Over 8 monthly at non owned WAC ATMs)             | \$1.00 per transaction |
| ATM Transactions (at WAC owned ATMs)                                | UNLIMITED FREE         |
| ATM/Debit Card NSF (based on available balance)                     | \$30.00                |
| Plastic Card Replacement  | \$5.00                 |
| Reopen Blocked/Closed Card  | \$20.00                |
| Contactless VISA Debit Card   | FREE                   |
| ATM/NSF Fee (based on available balance)                            | \$30.00                |
| ATM/Debit Card Overdraft Privilege Fee (based on available balance) | \$30.00                |
| ACH/NSF Fee (based on available balance)                            | \$30.00                |
| ACH Stop Payment Cancellation                                       | \$15.00                |
| VISA Gift Card  | \$4.00                 |
| VISA Prepaid Card   | \$7.00                 |
| VISA Prepaid Card Reload (credit union branch/phone)                | \$1.50                 |
| VISA Classic Credit Card Annual Fee                                 | \$10.00                |
| VISA Platinum Credit Card Annual Fee                                | FREE                   |
| VISA Credit Card Late Fee   | \$25.00                |
|   |                        |

| Virtual Branch Home Banking  |                                  |
|--|----------------------------------|
| Virtual Branch Home Banking  | FREE                             |
| Virtual Branch Bill Pay *There is a monthly \$5.00 inactive fee when no bills are paid for 90 days               | *FREE                            |
| Teller Fees  |                                  |
| Certified Check  | \$5.00                           |
| Check Cashing (less than \$100 in savings, account open more than 90 days & no other credit union services used) | \$3.00                           |
| Copy of Statement  | \$3.00                           |
| Money Orders   | \$1.00                           |
| Other Fees   |                                  |
| Account Reconciliations  | \$20.00 per hour                 |
| Account Research   | \$20.00 per hour                 |
| Bad Address  | \$5.00                           |
| Coin Deposit   | 3% on deposits over \$300        |
| Check by Phone   | \$5.00 per check                 |
| Escheatment  | \$75.00                          |
| Garnishment/Levy/Subpoena  | \$75.00                          |
| IRA Transfer to another Financial Institution  | \$30.00                          |
| Notary Services (members only)   | FREE                             |
| Phone Transactions (at credit union, more than 1 per day)  | \$2.00 per transaction           |
| Safe Deposit Box Key Replacement   | \$25.00                          |
| Stamp Guaranty (members only)  | FREE                             |
| Skip-A-Pay   | \$30.00 per loan payment skipped |
| Western Union Wire   | \$20.00                          |
| Wire Transfer Incoming   | FREE                             |
| Wire Transfer Outgoing   | \$20.00                          |
| Wire International (Incoming Only)   | \$25.00                          |