



FEE SCHEDULE
(Effective March 7, 2022)

SAVINGS (SHARE ACCOUNT) FEES	
Early Account Close Fee (Less Than 90 Days)	\$25.00
Early Withdrawals Certificate (Terms Under 2 years - 1 month dividend)	\$25 minimum
Early Withdrawals Certificate (Terms Over 2 years - 2 months dividend)	\$25 minimum
Escheat Letter	\$5.00 each
No Activity Fee	\$5.00 each month

CHECKING (SHARE DRAFT) FEES	
Box of Checks	At Cost
Business Checking (Below Minimum Balance of \$500.00)	\$25
Business Checking Account (Includes Mobile Deposit)	\$50.00 per month
DBA Checking	\$10.00 per month
Dividend Checking (Below Minimum Balance of \$2,500.00)	\$25
No Activity for 90 Days	Account Closed
Regular/Minor Checking	No Charge
Temporary Checks (Replacements)	\$5.00 per page

NON-SUFFICIENT FUNDS (NSF) FEES	
NSF ACH, Check, Bill Pay, Debit Card	\$30.00 each
NSF Courtesy Pay (ACH, Debit Card, Check, Bill Pay)	\$30.00 each

RETURNED ITEM FEES	
Returned Check (Deposited)	\$30.00 each
Returned Check (Deposited and Drawn On-Self at Another FI)	\$50.00 each
Returned Loan Payment	\$30.00 each
Returned Visa Payment	\$28.00 each

CASHIER'S CHECKS	
Cashier's Check (Check Payable)	\$5.00 each
Reissue Voided Cashier's Check	\$5.00 each
Stale Dated Check Fee (After 90 Days)	\$20.00 each

STOP PAYMENT FEES	
Stop Payment (Checks/ACH Revokes)	\$20.00 each
Stop Payment (Lost/Stolen - Cashier's Check/Money Order)	\$20.00 each

HOME BANKING & BILL PAY FEES	
Payments Returned Due to Member Error	\$5.00 each
Proof of Payment Not Necessitated by a Dispute	\$10.00 each
Rush (Bill Pay)	At Cost
Written Correspondence to Payee	\$30.00 each

DEBIT CARD FEES	
Card Replacement (1 Free Per Year)	\$20.00 each
Foreign Transaction	1.00% each
PIN Replacement (1 Free Per Year)	\$5.00 each
Rush Order	At Cost
Transaction Receipt Copy	\$25.00 each

WIRE TRANSFER FEES	
Incoming International Wire	No Charge
Incoming Wire	No Charge
Outgoing International Wire	\$50.00 each
Outgoing Wire	\$30.00 each
Wire Tracing	\$30.00 each

MISCELLANEOUS FEES	
CARFAX Report (Refunded at Completion of Loan)	\$19.99
Bad Address Notification from Post Office	\$5.00 each
Fax Service	\$2.00 per page
Foreign Check Processing	\$20.00 each
Levy/Lien/Subpoena Processing	\$25.00 each
Member Requested FedEx	At Cost
Money Order	\$3.00 each
Notary Service (Per Document)	\$15.00 each
Notary Service (WHFCU Documents)	No Charge
Official Letter	\$20.00
Paper Statement (Scheduled for Mailing)	\$5.00 each
Pay By Phone	\$10.00 each
Research & Assistance of Member Account (1 Hour Minimum)	\$25.00 per hour
Verification of Deposit	\$10.00 each

COPY FEES	
Account History Printouts	\$5.00 per page
Bill Pay Check	\$5.00 each
Check (Share Draft) - Excess of 4 Per Month	\$5.00 each
Check (Share Draft) - First 4 Per Month	No Charge
Cleared Cashier's Check	\$5.00 each
Credit Card Check	\$5.00 each
Credit Card Sales Draft	\$20.00 each
Deposited Check	\$5.00 each
Document Copy	\$5.00 per page
Statement	\$5.00 each
Tax Forms (1098, 1099)	\$5.00 each

LOAN FEES	
Cash Infusion Application Fee	\$20.00 each
Lien Satisfied Replacement	\$20.00 each
Loan Coupons Replacement	\$10.00
Real Estate Loan Rate Reduction (Approved/Denied)	\$1,500.00
Reconveyance Fee (From \$95 - \$120)	At Cost
Subordination Fee (Home Equity Loans)	\$150.00 each
Written Requests for Loan Payoffs	\$25.00 each

CREDIT CARD FEES	
Card Replacement (1 Free Per Year)	\$20.00 each
Duplicate Visa Statement	\$5.00 each
Foreign Transaction	1.00% each
Late Payment (Required Minimum Payment, Whichever is Less)	\$20.00 each
PIN Replacement (1 Free Per Year)	\$5.00 each
Visa Advance Fee (Non-WHFCU Card)	\$10.00 each

NON-MEMBER FEES	
ATM Surcharge	\$3.00 each
Merchant Check Cashing (Greater of 10% of Item or \$10)	\$10.00 each
On-U's Check Cashing	\$10.00 each

ATM FEES	
ATM Deposit (Empty Envelope)	\$50.00 each
ATM Deposit (Exception/Correction)	\$20.00 each