

**WHITEHALL CREDIT UNION FEE SCHEDULE EFFECTIVE SEPT 21, 2017**

	<b>CURRENT FEE</b>
Overnight Overdraft	\$20 / day
NSF (mbr responsible for first 12 return fees for items presented after closing)	\$20 / item
Stop Payment	\$20 / item
Account Reconciliation	\$20/hr, 1/4 hr increments, \$20 min
Account Research	\$20 / hr
Statement Copy	\$2 / page
Deposited Item Return	\$15 / item
Wire Transfer:	
Incoming	\$10 / transfer
Outgoing	\$15 / transfer
International - outgoing	\$35 / transfer
International - incoming	\$25 / transfer
Legal Process	\$25
Account Closure	\$25 is closed within 90 days of opening
Cashiers Check	\$2/ check, no free
Account Overdrawn	\$20 / day
Overdrawn Transfer	\$3 / transfer
Payroll Check Cashing	\$5 / check if not matching funds on deposit
Photocopy of Cashier's checks, Share Draft or Master Money Receipt	\$2/ item, no free
Foreign Check Collection	\$10 / check minimum
Stop Payment for ACH items	\$20 / item
Transactions at our ATM by our members	no charge
ATM & POS transactions using your PIN number	no charge
Debit MasterCard Transactions where no PIN is entered, but "credit" is chosen	no charge
Card Replacement	\$10 / card
International transaction using Debit Card	\$3 / each
surcharge of non-members	\$2.50
garnishments and levies	\$25
check cashing fee for non-members	\$5
foreign check handling	\$10
skip-a-payment fee	\$35
late payment fee on all loans including VISA	\$20 after 10 days
inactive fee on Internet Teller and or Billpayer services	\$5/mo after 2mo
visa cash advance fee, non-members	3% non-member
Courtesy Pay Fee	\$20.00
Members can be up to \$20 overdrawn before the Courtesy Pay fees above would apply	