

Washington Area FCU Services and Fee Schedule

Savings and Transaction Accounts



Effective July 1, 2022

Credit Union Membership

- Membership Share.....\$10.00 par value
- Inactive Accounts
 - Inactive Share > 18 months.....\$5.00 per month
 - Inactive New Account Fee.....\$10.00 after 90 days

Transaction Account Fees

- Account Closure.....\$10.00
- Overdraft Transfer Fee.....\$5.00 after (3) per month
- NSF or Overdraft Protection Fee*.....\$30.00 per item
- Stop Payment Fee.....\$20.00 per request
- Check Copy Fee.....\$2.00 per check beginning July 1, 2022
- Paper Statement Fee.....\$3.00 per statement beginning July 1, 2022 for statements rendered June 30, 2022 (not applicable to members under the age of 18 or over the age of 74)
- Statement Copy Fee.....\$6.00 per statement beginning July 1, 2022
- Undeliverable Statement.....\$5.00 per statement
- Credit or Debit Card Replacement Fee.....\$10.00 per plastic
- PIN Reset Fee.....\$5.00
- Money Order Fee.....\$1.00
- Official Check Fee.....\$3.00
- Legal Fees (Levy, Garnishment, Escheat).....\$50.00

* Note: Transactions may not be processed in the order in which they occurred. The order in which transactions are received and processed may impact the total number of fees incurred.

Other Service Fees (applicable to all accounts)

- Account Reconciliation.....\$20.00 per hour (1 hour minimum)
- Deposited Item Return Fee.....\$10.00 per item
- Fax.....\$0.25 per page

Electronic Funds Transfer Fees

- Third Party Wire (Domestic)
 - Outgoing.....\$20.00
 - Incoming.....\$10.00
- One-Time ACH Origination Fee.....\$5.00, not to exceed (4) per year



Federally chartered as Washington Area Teachers FCU.

Revised 3/2/2022