

WICHITA FALLS FEDERAL CREDIT UNION

Effective MARCH 1, 2011

Fees and Service Charges

The following fees may be assessed on your account.

GENERAL FEES

	FREE	Telephone Inquiries
	FREE	Direct Deposit and Payroll Deduction
\$	1.00	Statement Duplications (per page)
\$	2.00	Statement returned undeliverable or Post Office address change
\$	20.00	Research or Reconcile accounts (per hour, 1 hour minimum)
\$	5.00	Deposited/cashed check returned unpaid - Personal account
\$	15.00	Deposited/cashed check returned unpaid - Business / Organization acct
\$	1.00	Mail receipt
\$	10.00	Reprocessing Fee (Item rejected due to NSF but then reprocessed and paid)

SHARE / SAVINGS ACCOUNT FEES

\$	1.00	Excessive share withdrawal fee (over 12 withdrawals in a quarter)
\$	20.00	Negative Balance Fee (per occurrence)
\$	30.00	Dormant Account Fee - Annually
\$	5.00	Account Closure Fee - open less than 6 months

SHAREDRAFT / CHECKING ACCOUNT FEES

\$	1.00	Automatic Overdraft Protection transfer from shares (per transfer)
\$	3.00	Check Copy (each)
\$	10.00	Item Reprocessing Fee
\$	20.00	Courtesy Pay (Negative Balance) Fee per item
\$	20.00	Insufficient funds charge (returned) per item
\$	20.00	Negative Balance Fee (per occurrence)
\$	20.00	Stop payment on check or ACH debit per item
	FREE	Bill Pay: Free if used at least once per month, \$6.00 per month not used
\$	0.25	Temporary checks (each) (first 12 free when opening account)

LOAN ACCOUNT FEES

\$	20.00	Return item charge for returned loan payment check
\$	25.00	Late payment fee (10 days late)

ATM, DEBIT CARD AND ACH FEES

\$	20.00	Insufficient funds ACH debit (returned)
\$	20.00	Stop payment of ACH debit
\$	10.00	Item Reprocessing Fee
\$	5.00	ACH origination -electronic transfer between institutions (one-time occurrence)
\$	1.00	ACH origination -electronic transfer between institutions (each, recurring)
	FREE	ACH origination - payment to a WFFCU loan
\$	5.00	Replacement of lost ATM card, Debit Card or MasterCard (per card)
\$	5.00	Fee for Temporary Daily Limit Changes on Debit / ATM Cards

OTHER SERVICE CHARGES AND FEES

	.5%, \$3 min	Check Cashing Fee
\$	2.00	Cashier's Check
	1%	Traveler's Checks - American Express
\$	1.00	CU Checks made payable to a Third Party
\$	4.00	Gift Cards - American Express
\$	0.50	Currency Gift Envelopes
\$	15.00	Wire Transfer - outgoing to another institution
\$	20.00	Western Union transfer
	FREE	Notary Service for Members
\$	2.00	Notary Service for Non-Members
\$	1.00	FAX - incoming or outgoing (1st page)
\$	0.25	FAX - incoming or outgoing (each additional page)