

### How Do I Avoid Fees?

**Fees are subject to change at the discretion of the Welcome Federal Credit Union Board of Directors. You will receive written notification of any change in fees no less than 45 days prior to the effective date. Fee deductions will appear on your monthly statement.**

**The following is a schedule of fees for various services and information on how you can avoid the fees.**

Type of Fee	Fee	How to Avoid This Fee
Abandoned Check/Stale Check Fee	\$5.00 per check	Be sure to cash or deposit withdrawal checks from WFCU within 90 days.
Account Closure Fee (Within 90 Days Of Open Date)	\$10.00 within 90 days of open date	Open your account with the intent to use it and maintain it. Keep your account open for more than 90 days.
Account Research	\$15.00 per hour -- 1 hour minimum	Balance your checkbook monthly and keep track of your balance by deducting all your expenditures including fees and automated drafts. Guidelines for balancing your checkbook are on the back of your paper statement, under the Terms & Conditions link on your eStatement, or you can call your branch for more instructions.
ATM/DEBIT Card Replacement Fee	\$10.50 each	Replacing plastic cards is expensive. Keep your cards in a secure place and memorize your PIN number.
ATM Service Fee	Per transaction, varies depending on fee charged by the owner of the ATM you use.	Use a WFCU ATM. (WFCU ATM locations are listed on our website.) Other choices in the state of North Carolina where you won't be charged a fee include: CASHPOINTS ATMs, Coastal Federal Credit Union ATMs, and Sheetz ATMs.
Bill Pay Fee for Non-Use	\$5.00 per month	Be sure to pay at least one bill through Bill Pay each month.
Bill Pay Processor Fees (Includes NSF, stop payment, & research fees)	*Pass through to member	See NSF Fees below for suggestions on how to avoid these fees.
Carfax Report Fee	*Pass through to member	N/A
Cash Advance from a card	\$10.00 each	N/A
Check Copy - Certified	\$5.00 per copy	N/A
Check Copy - Member Draft	\$5.00 per copy	Enroll in Virtual Branch Home Banking service where check imaging for cleared checks is one of the advantages at no charge.
Check Printing/Orders	Eight (8) checks are complimentary for new accounts. Your fees for check orders vary dependent on your choice of style.	N/A
Coin Counter Fee for Non-Members (including Shared Branching Guest Members)	5% of the amount of the coin cash total.	We invite you to open and maintain a WFCU account.
Courtesy Pay Fees for Paid NSFs (Includes checking, savings, ACH, ATM, POS, Bill Pay, checks, & pre-authorized payments).	\$33.00 each (maximum daily aggregate of courtesy pay fees = \$132.00)	Balance your checkbook monthly and keep track of your savings and checking account balances by deducting all your expenditures including fees and automated drafts. Be sure direct deposits have been credited to your account before writing checks, authorizing electronic payments, making purchases, or making withdrawals. Consider overdraft protection to avoid overdrawing your account. Most of these fees can be avoided by properly maintaining your accounts and safeguarding your important documents.
Department of Motor Vehicle Lien Fees	*Pass through to member	N/A
Dormant Account Fee	\$4.00 per month after 12 months of inactivity.	Make a transaction (deposit, transfer, or withdrawal) to your account at least once every 12 months.
Escheat Account Fee	\$50.00 or balance of account if less than \$50.00	To keep an account current and avoid becoming a dormant account, then being escheated, make a transaction (deposit, transfer, or withdrawal) to your account at least once every 12 months.
Foreign Check Deposit	\$15.00 each	N/A
Legal Process/Levy/Garnishment Fees	\$25.00 per transaction	N/A
Money Market Accounts (MMA) -- Excessive In-branch Withdrawals	\$3.00 per withdrawal over three each month	Set the figure you save at an amount low enough for you to accumulate savings without making over three withdrawals per month.
Money Market Accounts Under \$1,000.00	\$3.00 per month	Be sure to keep your MMA account balance at \$1,000.00 or above.
Money Order	\$1.50 each (Only Available at Zebulon Branch)	We invite you to open a WFCU checking account and write a check or enroll in Virtual Branch Home Banking, bill pay, and/or pay online.
Mortgage Subordination	\$100.00 each	N/A
Non-Member Teller Check	\$5.00 per check	We invite you to open and maintain a WFCU account.
Non-Member Teller Check > \$10,000.00	\$10.00 per check	We invite you to open and maintain a WFCU account.
Non-recurring ACH Origination Set-Up Fee	\$10.00 each	Set up ACH as an automatic draft.

Notary Fee - Non-Member	\$5.00 per notarization	We invite you to open and maintain a WFCU account.
Overnight Mail Requests	Next Business Day = \$15.00; Saturday Delivery = \$30.00; A.M. Delivery = \$45.00	N/A
Paper Statements (Excludes Members 12 & under and 70 & above)	\$2.00 per month	Enroll in eStatements through Virtual Branch Home Banking.
Pay by Phone (Except Audio Response)	\$10.00 each	Enroll in Virtual Branch Home Banking, Bill Pay, pay online, or use TellerLine Audio Response.
Phone Request To Transfer Funds	\$3.00 each	Enroll in Virtual Branch Home Banking where there's no charge for transfers between your accounts.
Preferred Ship/Boat Mortgage Fees	*Pass through to member	N/A
NSF (Includes checking, savings, ACH, ATM, POS, Bill Pay, checks, & pre-authorized payments).	\$33.00 each (maximum daily aggregate of courtesy pay fees = \$132.00)	Balance your checkbook monthly and keep track of your savings and checking account balances by deducting all your expenditures including fees and automated drafts. Be sure direct deposits have been credited to your account before writing checks, authorizing electronic payments, making purchases, or making withdrawals. Consider overdraft protection to avoid overdrawing your account. Most of these fees can be avoided by properly maintaining your accounts and safeguarding your important documents.
Reg D Fee -- Excessive Withdrawals includes savings & Money Market Savings accounts)	\$3.00 per transaction after 1st six withdrawals each month	Set the figure you save at an amount low enough for you to accumulate savings without making over six electronic withdrawals per month. (REG D only allows up to six electronic withdrawals per month.)
Research MVR-4/Duplicate title	\$15.00 per hour -- 1 hour minimum	Keep your important papers and records in a secure place.
Returned Item - Member Check	\$25.00 per return	Before depositing funds into your WFCU account, be sure the funds are available from your other financial institutions.
Returned Item - Non-Member Check	\$5.00 per return	N/A
Returned Mail/Undeliverable Address	\$3.00 per return	Notify WFCU immediately when you change addresses.
Share Account Minimum Balance Fee	\$3.00 per month if minimum balance is under \$5.00.	Maintain account balance at \$5.00 or above.
Statement Copy or Copy of Account History	\$5.00 per copy	Enroll in eStatements through Virtual Branch Home Banking.
Stop Payment	\$30.00 each	N/A
Stop Payment on series of checks	\$30.00 each series	N/A
Teller Check To Third Party Payee	\$2.00 per check	Limit the number of teller checks you need by opening a WFCU checking account and write checks or enroll in Virtual Branch Home Banking, bill pay, and/or pay online.
Transfer From Savings to Cover Overdraft	\$2.00 per transfer	See NSF Fees above for suggestions on how to avoid these fees.
UCC Form Fees	*Pass through to member	N/A
Unblock ATM/Debit Cards	\$10.00	See NSF Fees above for suggestions on how to avoid these fees.
Verification of Deposit	\$10.00 each	N/A
VISA Gift Card - Member	\$3.50 per card	N/A
VISA Gift Card - Non-Member	\$5.00 per card	N/A
VISA Gift Card Replacement Fee - Member	\$13.50 per card	Replacing plastic cards is expensive. Keep your cards in a secure place.
VISA Gift Card Replacement - Non-Member	\$15.00 per card	Replacing plastic cards is expensive. Keep your cards in a secure place.
Wire Transfer-Domestic (Outgoing)	\$15.00 each	N/A
Wire Transfer-Foreign (Outgoing)	\$45.00 each	N/A
*The fee charged will be the amount of the fee that is incurred by the Credit Union for this transaction.		