

**WHEAT STATE CREDIT UNION  
FEE SCHEDULE as of December 31, 2021**

<b>CHRISTMAS CLUB ACCOUNT FEES</b>	
Account Withdraw	\$5.00 per Withdraw
<b>SHARE SAVINGS ACCOUNT FEES</b>	
Excessive Withdraw	\$1.00 per Withdraw after 3 per month
Early Closure Fee	\$20.00 if closed within 90 days of opening
<b>MONEY MARKET ACCOUNT FEES</b>	
Excessive Withdraw	\$5.00 per transaction after 6 per month Unlimited in person withdraws
<b>DART DRAFT ACCOUNT FEES</b>	
Monthly Service fee:	
Non-direct deposit	\$6.00 per month
Direct deposit	\$3.00 per month
<b>SHARE DRAFT ACCOUNT FEES</b>	
Overdraft fee	\$28.00 per item
Debit Card Overdraft fee	\$28.00 per item
	*Opt-out of Debit Card Overdraft available
Insufficient Funds fee	\$28.00 per item
Return item	\$28.00 per item
Stop Payment fee	\$28.00 per request
Share Draft Printing	Prices vary depending upon style.
Check Copy	\$2.00 per item
Overdraft Transfer fee	\$3.00 per transfer
<b>OTHER SERVICE FEES</b>	
Online Payment & Pay by Phone	\$9.00 per payment
Account Reconciliation	\$25.00 per hour
Account Reopening	\$5.00 per account within 1 year of closure
Account Research	\$20.00 per hour
Certified Credit Union Check	1st check free, \$3.00 per check following
Deposit Item Returned	\$10.00 per item
Item Sent for Collection	\$5.00 plus cost of item
Legal Process	\$15.00 per garnishment
Money Order	\$3.00 per money order
Outgoing Wire Transfer	\$15.00 per transfer
Return Mail/Bad Address	\$10.00 per account
Statement Copy	\$2.00 per copy
<b>ATM/Debit fees:</b>	
Foreign ATM fee-share account	\$1.00 per transaction after 4 per month
Foreign ATM fee-checking	\$1.00 per transaction after 8 per month
Foreign ATM fee-checking	WSCU ATM is unlimited
Transfer	\$.50 per item after 2 per month
Inquiry	\$.50 per item after 2 per month
ATM/Debit Card Reissue	\$5.00 per card
ATM/Debit Card Reissue	\$5.00 per PIN
<b>Inactive &amp; Abandoned Accounts</b>	
<b>Inactive Account-</b> (less than \$100 in shares no other sub-accounts and no transactions other than dividends in 3 years)	\$10.00 per month
<b>Abandoned Account-</b> (no other sub-accounts, returned mail and no transactions other than dividends in 12 months)	\$10.00 per month
<b>SAFE DEPOSIT BOX RENTAL AND FEES</b>	
	3x5= \$10.00 annually
Annual rental	5x5= \$20.00 annually
(Subject to availability)	3x10= \$35.00 annually
	5x10= \$45.00 annually
Late charge on rental	\$25.00 if over 30 days past due
Duplicate key-(1 original must be present)	\$20.00 per duplicate key
Drill fee	Actual cost plus 15%

\*\*\*\*Fees are subject to change without notice\*\*\*\*