

**WHEAT STATE CREDIT UNION**  
**FEE SCHEDULE as of September 1, 2022**

**CHRISTMAS CLUB ACCOUNT FEES**

Account Withdraw \$5.00 per Withdraw

**SHARE SAVINGS ACCOUNT FEES**

Excessive Withdraw \$1.00 per Withdraw after 3 per month  
 Early Closure Fee \$20.00 if closed within 90 days of opening

**MONEY MARKET ACCOUNT FEES**

Excessive Withdraw \$5.00 per transaction after 6 per month  
 Unlimited in person withdraws

**DART DRAFT ACCOUNT FEES**

Monthly Service fee:  
     Non-direct deposit \$6.00 per month  
     Direct deposit \$3.00 per month

**SHARE DRAFT ACCOUNT FEES**

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

**OTHER SERVICE FEES**

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

**ATM/Debit fees:**

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

**Inactive & Abandoned Accounts**

**Inactive Account-** (less than \$100 in shares \$10.00 per month  
 no other sub-accounts and no transactions  
 other than dividends in 3 years)  
**Abandoned Account-**(no other \$10.00 per month  
 sub-accounts, returned mail and no  
 transactions other than dividends in 12  
 months)

**SAFE DEPOSIT BOX RENTAL AND FEES**

Annual rental 3x5= \$10.00 annually  
 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\*\*\*\*