



Fee Schedule

Effective January 1, 2018
(Fees are subject to change.)

Savings Account Fees

Account Closure Fee (within 180 days of opening).....	\$15.00
(Waived for members 12 and under)	
Excess of Three Withdrawals per Month (each).....	\$1.00
(Regular Share, Second Share, Money Fund, Holiday and Vacation Club)	
Inactive Account Fee, No Activity for One Year (per month, balances below \$250)	\$5.00
Less than minimum \$50.00 balance 6 months after account opening and no other suffix (per month).....	\$5.00
Reopen Closed Share Account (within 90 days of closing)	\$10.00

Checking Account Fees

Check Printing Fee.....	Varies depending on style
Nonsufficient Funds Item, Returned (per item).....	\$30.00
Nonsufficient Funds Item, Reg D Limit Reached (per item).....	\$15.00
Overdraft Transfer from Share/Club Account to clear debit item(s).....	\$15.00
Pay4U Courtesy Pay Clearing Fee (per item).....	\$30.00
Temporary Check Fee (4 per page).....	\$1.00
Stop Payment Fee (per item).....	\$20.00
Inactive Account Fee, No Activity for One Year (per month)	\$5.00
EChecking.....	First five checks per month are free, \$.45 per check after that

Monthly Service Fees

EChecking	Free
Standard Checking (If minimum daily balance falls below \$500)	\$3.00
Premier 55	Free

Other Service Fees

Abandoned Account Fee (balance remitted to the state).....	\$25.00 or 2% of balance, whichever is less
Account Activity Printout Fee (each).....	\$1.00
Cashier's Check Fee (payable to third party).....	\$4.00
CheckLink Online Bill Pay Fee (per month).....	\$5.75
Check Cashing Fee (non-member, over \$100).....	\$5.00
Check Cashing Fee (third party check).....	\$25.00
Coin Counting Fee.....	1% if over \$100
Collection Fee.....	Pass-through cost
Deposited Item Return Fee.....	\$7.00
Debit Item or Check Copy Fee.....	\$2.00
Online at www.weldschoolsco.com	
Free	
Drive-up Canister Replacement Fee.....	\$100.00
Emergency Replacement of Debit or Credit Card.....	\$50.00
Consumer Loan- Late Loan Payment Fee	\$15.00
Mortgage Loan- Late Payment Fee	5% of the payment due

Other Service Fees cont.

Garnishment Fee.....	\$35.00
Nonsufficient Funds Loan Payment, Returned Check.....	\$25.00
Line of Credit Advance Fee (system generated, each).....	\$1.00
Money Order Fee (each).....	\$1.00
Mortgage Loan Payoff Request Fee (third party request).....	\$10.00
Mortgage Loan Subordination Processing Fee	\$100.00
Notary Service (members).....	Free
Periodic Statement Reconciliation Fee (per 30 day time period, 60 days maximum).....	\$10.00
Research Fee (per hour).....	\$25.00
Returned Mail Fee.....	\$5.00
Statement Copy Fee (each).....	\$2.00
Online at www.weldschoolsco.com	Free
Foreign Currency	Shipping cost
Verification of Deposit Fee.....	\$5.00
Wire Transfer Fees	
Wire Transfer Fee, Incoming (per item).....	\$5.00
Domestic Wire Transfer Fee, Outgoing (per item).....	\$15.00
International Wire Transfer Fee, Outgoing (per item).....	\$35.00
Western Union Wire Fee (per item).....	\$15.00
Fax Fee	First 5 Pages Free, \$.50 Per Page After That
Visa Cash Advance Fee	
\$25 - \$500	\$5.00
\$501-\$750	\$7.00
\$751 >	\$10.00

Safe Deposit Box Fees

Annual Rental Size 3 x 5.....	\$15.00
Annual Rental Size 3 x 10.....	\$25.00
Annual Rental Size 5 x 5.....	\$20.00
Annual Rental Size 5 x 10.....	\$35.00
Annual Rental Size 10 x 10.....	\$70.00
Drilling of Box.....	\$150.00
Abandoned Property Storage Fee.....	\$10.00

Visa Debit Card Fees

ATM Withdrawal Fee (per withdrawal)	
ATM Owned by WSCU.....	Free
CO-OP ATMs.....	Free
Non-WSCU, or Non-CO-OP ATMs (per withdrawal)	\$2.00
Card Replacement Fee (per card).....	\$5.00
International Transaction Fees	
Single-currency Transaction.....	0.80% of transaction amount
Multi-currency Transaction.....	1.00% of transaction amount