

## Fee Schedule

Fees are subject to change. Contact us for the most current information regarding fees. The following fees and charges are applicable to your account(s), services, and/or transactions, as of June 1, 2022:

### Checking Account Fees

<i>Overdraft Transfer Fee (when transferring from a linked account)</i>	<i>None</i>
<i>Nonsufficient Funds - NSF* (when items are rejected)</i>	<i>\$10.00</i>
<i>Overdraft - Courtesy Pay** (when we pay your overdrafts)</i>	<i>\$10.00</i>
<i>Overdrawn Account</i>	<i>None</i>
<i>Uncollected Funds - UCF</i>	<i>None</i>
<i>Foreign ATM Fee (Non-CO-OP ATM Fee)</i>	<i>\$2.00</i>
<i>Foreign Transaction Fee</i>	<i>1%</i>

*\*Fee may be charged for each presentment, even if there are multiple presentments of the same item.*

*\*\*Fee applies when overdraft is created by check, in-person, ATM Withdrawal, ACH, or other electronic format.*

### Online Banking iPay Fees

<i>All Transactions</i>	<i>Free</i>
<i>Stop Payment/Check Reissue</i>	<i>\$20.00</i>

### Annual Safe Deposit Box Fees

<i>3" x 5" Box</i>	<i>\$20.00</i>
<i>3" x 10" Box</i>	<i>\$25.00</i>
<i>5" x 10" Box</i>	<i>\$30.00</i>
<i>10" x 10" Box</i>	<i>\$40.00</i>
<i>Lost Safe Deposit Box Key</i>	<i>\$20.00</i>
<i>Box Drilling (Minimum)</i>	<i>\$175.00 (plus expenses)</i>

### Credit Card Fees

<i>Late Fee</i>	<i>\$25.00</i>
<i>Foreign Transaction Fee</i>	<i>1%</i>
<i>Document Fee (retrieve receipt for member)</i>	<i>\$5.00</i>

### Other Service Fees

<i>Wire Transfers (Outgoing)</i>	<i>\$20.00</i>
<i>Return Deposit Items</i>	<i>\$10.00</i>
<i>Return Origination Fee</i>	<i>\$20.00</i>
<i>Foreign Deposit Items</i>	<i>\$5.00</i>
<i>Foreign Return Deposit Items</i>	<i>\$50.00</i>
<i>Stop Payment</i>	<i>\$20.00</i>
<i>Money Orders</i>	<i>\$2.00</i>
<i>Money Order Stop Pay</i>	<i>\$10.00</i>
<i>Collection Items (Incoming)</i>	<i>\$25.00</i>
<i>Legal Processing</i>	<i>\$30.00</i>
<i>Returned Mail Fee</i>	<i>\$5.00</i>
<i>Escheatment Fee</i>	<i>\$30.00</i>
<i>IRA Excessive Withdrawal*</i>	<i>\$10.00</i>
<i>IRA Account Closure</i>	<i>\$10.00</i>
<i>Closed Account Fee (Within 6 months)</i>	<i>\$10.00</i>
<i>Check Copy</i>	<i>\$3.00</i>
<i>Research Fee (One hour minimum)</i>	<i>\$25.00</i>

<i>Loan Payment Deferment (Extensions of 11 days forward)</i>	<b>\$25.00</b>
<i>Process Coin for Non-members</i>	<b>10%</b>
<i>Dormant Account Fee (Shares, Checking, IRA)</i>	<b>\$5.00</b>

**Dormant Account Fee**

*Accounts with no transactional activity for a period of 2 years will be assessed a \$5 dormant account fee per month for the maintenance of the account at the Credit Union.*

**\*IRAs**

*There will be a \$10.00 fee per withdrawal for more than 3 withdrawals in a calendar year, other than regularly scheduled withdrawals and required minimum distributions.*



WhitefishCU.com

*Federally insured by NCUA.*