

West Virginia Central Federal Credit Union Disclosure of Account Fees

Fees Effective: January 16, 2023

Fees Subject to Change

General Account Fees	Amount														
ACH Origination - One Time Origination - Telephone Entries	\$5.00 Occurrence														
Counter Checks	\$0.25 per check														
Draft Copy	\$3.50 Each														
Inactive Account Fee	\$5.00 Month														
(Charged after 1 year no activity and combined balances less than \$25.00)															
Incorrect Address Fee (Returned Mail)	\$5.00 Each														
Levy & Attachment Fee	\$50.00 Occurrence														
Loan Coupon Book	\$5.00 Each														
Loan Application Fee	\$40.00 Each														
Loan Late Payment Fee	\$5.00 Each Month														
New Account Closing Fee (Closed within 90 days of opening)	\$10.00 Each														
New Member Fee	\$1.00 Each														
Reconciliation / Research Fee	\$20.00 per Hour														
Statement Copy Fee (Monthly Statement)	\$5.00 Each														
Bill Pay Service															
Bill Pay - FREE with E-Statements and Debit Card	\$6.95 per Month														
Debit Cards															
Debit Card	FREE														
Additional Debit Card Fee	FREE														
Debit Card Replacement Fee	\$10.00 Each														
Negotiable Items															
Credit Union Check or Official Check Fee : Payable to Third Party	\$2.50 Each														
Credit Report															
Credit Report - Internal Refinance Loan Only	\$5.00 Each														
Non Sufficient Funds / Overdraft Protection															
Return Fee	\$25.00 Each														
Return Deposit Item	\$10.00 Each														
Overdraft Advance Protection Fee	\$25.00 Each														
Safe Deposit Box															
Safety Deposit Boxes	<table style="display: inline-table; border: none;"> <thead> <tr> <th style="text-align: left;">Size</th> <th style="text-align: right;">Amount</th> </tr> </thead> <tbody> <tr> <td>3 x 5 -----</td> <td style="text-align: right;">\$15.00 Annually</td> </tr> <tr> <td>5 x 5 -----</td> <td style="text-align: right;">\$20.00 Annually</td> </tr> <tr> <td>3 x 10 -----</td> <td style="text-align: right;">\$25.00 Annually</td> </tr> <tr> <td>5 x 10 -----</td> <td style="text-align: right;">\$30.00 Annually</td> </tr> <tr> <td>7 x 10 -----</td> <td style="text-align: right;">\$35.00 Annually</td> </tr> <tr> <td>10 x 10 -----</td> <td style="text-align: right;">\$45.00 Annually</td> </tr> </tbody> </table>	Size	Amount	3 x 5 -----	\$15.00 Annually	5 x 5 -----	\$20.00 Annually	3 x 10 -----	\$25.00 Annually	5 x 10 -----	\$30.00 Annually	7 x 10 -----	\$35.00 Annually	10 x 10 -----	\$45.00 Annually
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Safe Box Drilling : Actual Cost															
Key Replacement	\$15.00 Each														
Stop Payment															
ACH or Share Draft	\$25.00 Each														
Wire Transfers															
Outgoing Domestic	\$20.00 Each														
Outgoing International	\$50.00 Each														
International Item Processing															
Cash Letter	\$10.00 Minimum* Each														

*Additional Pass-through charges may apply

Fees appearing on this schedule are accurate and effective for deposit accounts as of the above date. For questions or inquiries on fee information please call a members services representative at 304-485-4523.