



# West Virginia National Guard Federal Credit Union

## Revised Fee Schedule

### As of March 1, 2020

| Fee Description                        | Amount of Fee         | Details  |
|--|-----------------------|--|
| Account Reconciliation                 | \$25.00               | Per Hour – 1 hour minimum                          |
| Account Activity Printout              | \$3.00                |  |
| Bill Pay                               | \$5.00                | Per month – no fee if service is used              |
| Check copy – in branch                 | \$3.00                | Per check  |
| Check copy – online                    | Free                  | From online banking – images are free              |
| Check Orders                           | Varies                | Varies by style priced from check vendor           |
| Christmas Club early withdrawal        | \$25.00               | Per early withdrawal                               |
| Courtesy Pay                           | \$10.00               | Per item   |
| Coin Machine                           | 6% of transaction     |  |
| Copy Machine Use                       | \$2.00                | Per copy   |
| Debit Card – Replacement               | \$10.00               | Per card   |
| Dormant Fee                            | \$5.00                | \$5.00 per month after 18 months of inactivity     |
| eStatements                            | Free                  |  |
| Late Loan Payment                      | \$5.00                | 5 day grace period                                 |
| Lien recording fee/DMV                 | \$15.00               | DMV fee per title                                  |
| Loan Processing                        | \$15.00               | Per loan   |
| Loan refinancing before maturity       | \$25.00               | Refinancing of loan before term is over            |
| Loan VSI Insurance                     | \$15.00               | VSI Insurance for collateral loans                 |
| Money Market Withdrawal                | \$25.00               | One free per month                                 |
| Non-Sufficient Funds                   | \$25.00               | Per item   |
| Notary Service                         | Free                  |  |
| Overdraft Protection service           | \$10.00               | Per transfer                                       |
| Overnight Letter                       | \$25.00               | Per mailing  |
| Credit card or Debit Card payments     | 4% of the transaction | Paying loans with a debit or credit card           |
| Reg D transfer fee                     | \$2.00                | Per transfer after 6 for online and over the phone |
| Research fee                           | \$35.00               | Per hour – one hour minimum                        |
| Returned Check/ACH NSF                 | \$25.00               | Per item   |
| Returned Deposit Item                  | \$25.00               | Per item   |
| Returned Envelope address change       | \$5.00                | Per envelope/please update your address with us    |
| Statement copy                         | \$3.00                | Per statement                                      |
| Stop Payments (personal check)         | \$20.00               | Per item   |
| Stop Payments (credit union check)     | \$35.00               | Per item   |
| Wire Transfer (incoming)               | \$15.00               | Per wire   |
| Wire Transfer (outgoing)               | \$20.00               | Per wire   |
| Wire Transfer (outgoing/international) | \$40.00               | Per wire   |