



# Wexford Community Credit Union

At Wexford Community Credit Union, we are pleased our members incur no ongoing base fees. Fees are incurred as a result of requesting additional services or assistance, or as a result of errors on members' parts. Our commitment to keeping members' costs low and providing free or highly competitive rates and services is a cornerstone of our mission, and your continued membership ensures continued savings.

*Truth-In-Savings Fee Disclosure: The Rate and Fee Schedule for all accounts sets forth certain conditions, rates, fees, and charges applicable to your accounts, as of January 1, 2019.*

## CADILLAC

1021 North Mitchell St.  
Cadillac, MI 49601  
231.775.2081

## LAKE CITY



4817 S. Morey Rd.  
Lake City, MI 49651  
231.839.2081

[wexccu.com](http://wexccu.com)

Wexford | Osceola | Missaukee

# FEE DISCLOSURE

Effective January 1, 2019


 <b>Checking</b>	
Copies of Checks, Money Orders or Statements	\$5.00
History Printout	\$1.00
Stop Payment	\$20.00
Checkbook balancing (per hour) (\$10 age 65+)	\$15.00
Overdraft Protection Transfer from a share account (per transfer)	\$5.00
Regulation D Violation (per item)	\$5.00
Non-Sufficient Funds per Check or EFT/ACH Item	\$28.00
Overdraft Courtesy Pay, if qualified	\$28.00
Returned Check	\$20.00
Bill Pay minimum transaction requirement not met (3 transactions per month)	\$5.00
Bill Pay Program Over-Limit Fee (per item)	\$1.00
 <b>ATM/DEBIT Cards</b>	
Inquiries (non-network branches)	\$1.00
Withdrawals (non-network ATMs)	\$1.00
Deposits (non-network ATMs)	\$2.00
Transfers (non-network ATMs)	\$1.00
Incomplete transaction	\$1.00
Card Replacement	\$10.00
PIN Replacement	\$5.00

 <b>VISA Accounts</b>	
See VISA disclosures for fees	

 <b>Mortgage Products</b>	
Fees vary with Products	

 <b>Additional Services</b>	
Money Orders	\$2.00
Cashier's Checks	\$3.00
Incoming Wire	\$10.00
Outgoing Wire	\$20.00
International Wire	\$35.00
Fax (per page)	\$1.00
Research (per hour)	\$20.00
Balance Inquiry Fee (under 65)	\$2.00
Land Contract Setup	\$20.00
Land Contract Payment (per month)	\$5.00
Dormancy (per month, after 1 year)	\$10.00
Christmas Club Withdrawal	\$5.00
Returned Statement	\$15.00
Return Mail	\$10.00
Garnishments/Levy	\$25.00
Escheat	\$20.00
Account Closure before 90 days	\$5.00
Document Copies	\$1.00 per page
Fax	\$2.00 1st page, \$1.00 each additional page
Telephone Transfer	\$2.00
Mailed Statements/Notices	\$2.00
Account Verification (non-governmental)	\$10.00
Foreign Item Processing	\$15.00

 <b>Commercial Loans</b>	
Fees vary with Products	

 <b>Consumer Loans</b>	
Uniform Commercial Code Filing	\$25.00
Consumer Loan Application	No Fee
Loan Amortization Schedule	\$10.00

If payment is not received in full within 10 days, you will pay a late charge of \$15.00 or 5% of the part of the payment that is late, whichever is greater.