



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


Wexford | Osceola | Missaukee

FEE DISCLOSURE

Effective January 1, 2019

 Checking	
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, Business Account	\$20.00
Returned Check, Personal Account	\$10.00
Bill Pay minimum transaction requirement not met (3 transactions per month)	\$5.00
Bill Pay Program Over-Limit Fee (per item)	\$1.00

 VISA Accounts	
Non-Sufficient Funds Check	\$28.00
Late Payment Fee	\$25.00
VISA Card Replacement	\$5.00
New PIN	\$2.00
Visa Gift Card	\$3.00

 ATM/DEBIT Cards	
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

 Additional Services	
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

Mortgage Products

Fees vary with Products

Commercial Loans

Fees vary with Products

Consumer Loans

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.