Wexford
Community Credit Union
Personal. Local. Trusted.

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 August 2022.

CADILLAC
1021 N. Mitchell St.
Cadillac, MI 49601
231.775.2081

LAKE CITY
4817 S. Morey Rd.
Lake City, MI 49651
231.775.2081

wexccu.com

Wexford | Osceola | Missaukee

FEE DISCLOSURE

Effective August 2022

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
Non-Sufficient Funds per Check or EFT/ACH Item	$28.00
Overdraft Courtesy Pay, if qualified	$28.00
Returned Check	$20.00
Bill Pay Program Over-Limit Fee (per item)	$1.00

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

VISA Accounts

See VISA disclosures for fees

Mortgage Products

Fees vary with Products

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 / page
Fax	$2.00 1st page, $1.00 each additional page
Phone Transfer	$2.00 S/B phone transfer $5.00
Mailed Statements/Notices	$2.00
Account Verification (non-governmental)	$10.00

Commercial Loans

Fees vary with Products

Consumer Loans

Uniform Commercial Code Filing	$25.00
Consumer Loan Application	No Fee
Loan Amortization Schedule	$10.00
Life Boat Loan Expedited Fee	$30.00

If payment is not received in full within 9 days, you will pay a late charge of $15.00 or 5% of the part of the payment that is late, whichever is greater.