



Westminster Federal Credit Union

Fee Schedule: Effective May 15, 2023

SHARES AND SHARE DRAFT	
30 DAY NEGATIVE BALANCE	\$25.00
ACH RETURNED ITEM	\$29.00
CHECK COPY:	
ONLINE	FREE
PICK UP OR MAIL	\$5.00
COURTESY PAY	\$29.00
EARLY ACCOUNT CLOSURE – WITHIN 180 DAYS OF OPENING	\$25.00
DORMANT ACCOUNT*	\$10.00
MONEY MARKET – ASSESSED IF MINIMUM BALANCE BELOW \$1,000.00	\$10.00
NON-SUFFICIENT FUNDS (NSF)	\$29.00
RETURNED ITEMS – DEPOSITED OR CASHED	\$29.00
STOP PAYMENT:	
SINGLE ACH/CHECK	\$25.00
RANGE OF CHECKS	\$30.00
TEMPORARY CHECKS (4 PER PAGE)	\$4.00

ATM/DEBIT CARD	
ATM WITHDRAWALS	FREE
CARD REPLACEMENT: PER CARD	
STANDARD DELIVERY (7-10 BUSINESS DAYS)	\$15.00
RUSH DELIVERY (2-3 BUSINESS DAYS)	\$35.00
DEBIT CARD (NEW ACCOUNT OR RENEWALS)	FREE

LOANS	
INTERNAL REFINANCE (PER LOAN)	\$150.00
LATE PAYMENT	\$20.00
RETURNED PAYMENT	\$29.00
SKIP-A-PAYMENT	\$25.00
SUBORDINATION	\$150.00
VSI**	\$40.00

MISCELLANEOUS	
ACCOUNT RESEARCH	\$20.00/HR
ACH ORINATION	\$5.00/ACH
COIN SORT:	
LESS THAN \$199.99	FREE
GREATER THAN \$200.00	5.00%
DEBIT/CREDIT CARD PAYMENT:	
ONLINE OR IN PERSON	FREE
OVER THE PHONE	\$5.00
FAX/COPIES (PER PAGE)	\$0.50
GARNISHMENTS/LEVY	\$50.00
GIFT CARDS	\$3.50
NOTARY	FREE
RETURNED MAIL	\$10.00
TRAVEL VISA CARD:	
NEW	\$10.95
RELOAD	\$4.95
WIRE TRANSFER:	
DOMESTIC OUT GOING	\$25.00
INTERNATIONAL OUT GOING	\$45.00
WIRE IN	FREE

NEGOTIABLE ITEMS	
CASHIER'S CHECK (1 FREE PER MONTH)	\$3.00
MONEY ORDER	\$1.50

SHARED BRANCH/NON-MEMBER	
CASHIER'S CHECK	\$7.00
COIN SORT	5.00%
NOTARY (PER STAMP)	\$5.00

*To avoid Dormant Account fees, conduct at least one transaction every 2 years.

**VSI insurance is a type of insurance specifically designed to protect a lender's entire portfolio of vehicle loans against the risk of loss if a borrower fails to maintain adequate insurance. Required on all Auto Loans.