



**Wheelhouse Credit Union**  
**Fee Schedule**  
 Effective 8/2/2024

MEMBERSHIP		OTHER CHECKING & SAVINGS CHARGES	
New Membership	\$1	Overdraft Protection Transfer	FREE
<b>CHECKING ACCOUNTS</b>		Check Copy	\$3/ea.
<b>Inspired Checking</b>		Check Printing	Varies by check design
With eStatements, monthly ACH direct deposits \$450+, and active online banking	FREE	Stop Payment (ACH/Check/EFT)	\$29/ea.
<b>Inspired Plus Checking</b>		Temporary Checks (per sheet of 4 checks)	\$5/ea.
Money-Saving Benefits, powered by BaZing		<b>ATM/DEBIT CARD SERVICES</b>	
With eStatements, monthly ACH direct deposits \$450+, and active online banking	\$9/mo.	ATM/Debit Card Replacement	\$5/ea.
<b>Basic Checking</b>		ATM Withdrawal (CO-OP)	FREE
- With monthly ACH direct deposits or enrollment in eStatements	WAIVED	ATM Withdrawal (Non CO-OP)	\$2/ea.
- Without minimum requirements	\$5/mo.	Debit Card Foreign Transaction Fee	1% of ea. tran.
<b>Basic Plus Checking</b>		Shared Branch/ATM Deposit Adjustment	\$5/ea.
Money-Saving Benefits, powered by BaZing	\$9/mo.	<b>ADDITIONAL SERVICES &amp; CHARGES</b>	
- With monthly ACH direct deposits or enrollment in eStatements	WAIVED	Account Reconciliation	\$25/hr.
- Without minimum requirements	\$5/mo.	Backup Federal Withholding Set Up	\$25/ea.
<b>Access Checking</b>		Cashier's Check (1 per day)	FREE
For 16-25 years of age	FREE	Cashier's Checks (2 or more per day)	\$5/ea.
<b>Dividend Checking (Suspended)</b>		Cashier's Check Stop Payment	\$29/ea.
- With \$2,500 average daily balance	WAIVED	Check Collection Item	\$20/ea.
- Without minimum requirements	\$10/mo.	Escheat Notice	\$2/ea.
<b>Rewards Checking (Suspended)</b>		Inactive Savings Account (12 months inactivity)	\$15/qtr.
- With \$10,000 average daily balance	WAIVED	IRA Transfer	\$30/ea.
- Without minimum requirements	\$15/mo.	Legal Process	\$75/ea.
<b>OTHER CHECKING &amp; SAVINGS CHARGES</b>		Notary Service (per signature)	\$15/ea.
Bounce Guard Courtesy Overdraft (ACH/Check/EFT)	\$15/ea.	Outgoing Domestic Wire	\$25/ea.
• We will charge you a fee of \$15 each time we pay an overdraft		Outgoing Foreign Wire	\$50/ea.
• Maximum three (3) fees per day *		Reg D Excessive Withdrawal	\$10/ea.
• We will <b>not</b> charge on overdrawn transactions of \$15 or less per item		Research	\$30/hr.
• We will <b>not</b> charge if the amount of a negative available balance is less than \$15		Returned Deposit Item	FREE
Non-Sufficient Funds (NSF - ACH/Check/EFT)	\$10/ea.	Returned Loan Payment (ACH/Check)	\$15/ea.
• We will charge you a fee of \$10 each time we return a NSF		Returned Mail Handling	\$10/ea.
• Maximum three (3) fees per day *		Rolled Coin Acceptance (first 5 rolls per day)	FREE
• We will <b>not</b> charge on NSF transactions of \$10 or less per item		Rolled Coin Acceptance (6 or more per day)	\$0.25/ea.
		Statement/Account History Printout/Document Copy	\$5/ea.
		Verification of Deposit	\$10/ea.
		VISA® Gift Card	\$5/ea.
		<b>ONLINE BILL PAYMENT</b>	
		BillPay Enrollment	FREE
		BillPay Non-Sufficient Funds (NSF)	\$10/ea.
		BillPay Monthly Service Charge	FREE
		BillPay Stop Payment	\$29/ea.
		<b>NON-MEMBER SERVICES</b>	
		Cashier's Check	\$10/ea.
		Check Cashing	\$5/ea.

\* Maximum three (3) Bounce Guard Courtesy Overdraft and NSF fees per day

Effective August 2, 2024. All fees are subject to change. For updated information, please contact us or visit our website at [Wheelhousecu.com](http://Wheelhousecu.com).