



Wheelhouse Credit Union
Fee Schedule
 Effective 1/1/2024

MEMBERSHIP

New Membership \$1

CHECKING ACCOUNTS

Inspired Checking

With eStatements, monthly ACH direct deposits \$450+, and active online banking Free

Basic Checking

With monthly ACH direct deposits or enrollment in eStatements Waived
 Without minimum requirements \$5/mo.

Dividend Checking

With \$2,500 average daily balance Waived
 Without minimum requirements \$10/mo.

Rewards Checking

With \$10,000 average daily balance Waived
 Without minimum requirements \$15/mo.

Access Checking

For 16-25 years of age Free

OTHER CHECKING & SAVINGS CHARGES

Bounce Guard Courtesy Overdraft (ACH/Check/EFT) \$15/ea.

- We will charge you a fee of \$15 each time we pay an overdraft
- Maximum three (3) fees per day *
- We will **not** charge on overdrawn transactions of \$15 or less per item
- We will **not** charge if the amount of a negative available balance is less than \$15

Non-Sufficient Funds (NSF - ACH/Check/EFT) \$10/ea.

- We will charge you a fee of \$10 each time we return a NSF
- Maximum three (3) fees per day *
- We will **not** charge on NSF transactions of \$10 or less per item

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

Overdraft Protection Transfer \$0/ea.

Check Copy \$3/ea.

Check Printing Varies by check design

Stop Payment (ACH/Check/EFT) \$29/ea.

Temporary Checks (per sheet of 4 checks) \$5/ea.

ATM/DEBIT CARD SERVICES

ATM/Debit Card Replacement \$5/ea.

ATM Withdrawal (CO-OP) Free

ATM Withdrawal (Non CO-OP) \$2/ea.

Debit Card Foreign Transaction Fee 1% of ea. tran.

Shared Branch/ATM Deposit Adjustment \$5/ea.

ADDITIONAL SERVICES & CHARGES

Account Reconciliation \$25/hr.

Backup Federal Withholding Set Up \$25/ea.

Cashier's Check (1 per day) Free

Cashier's Checks (2 or more per day) \$5/ea.

Cashier's Check Stop Payment \$29/ea.

Check Collection Item \$20/ea.

Escheat Notice \$2/ea.

Inactive Savings Account (12 months inactivity) \$15/qtr.

IRA Transfer \$30/ea.

Legal Process \$75/ea.

Notary Service (per signature) \$15/ea.

Outgoing Domestic Wire \$25/ea.

Outgoing Foreign Wire \$50/ea.

Reg D Excessive Withdrawal \$10/ea.

Research \$30/hr.

Returned Deposit Item \$0/ea.

Returned Loan Payment (ACH/Check) \$15/ea.

Returned Mail Handling \$10/ea.

Rolled Coin Acceptance (first 5 rolls per day) Free

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.

ONLINE BILL PAYMENT

BillPay Enrollment Free

BillPay Non-Sufficient Funds (NSF) \$10/ea.

BillPay Monthly Service Charge Free

BillPay Stop Payment \$29/ea.

NON-MEMBER SERVICES

Cashier's Check \$10/ea.

Check Cashing \$5/ea.

Effective January 1, 2024. All fees are subject to change. For updated information, please contact us or visit our website at Wheelhousecu.com.