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SCHEDULE OF FEES AND CHARGES



Schedule of Fees and Charges	
ENTRANCE	\$0.25
INSUFFICIENT FUNDS/RETURNED ITEM/NEGATIVE BALANCE	\$25.00
COIN (OVER \$10.00)	\$2.00 & \$0.08 PER ROLL
LATE PAYMENT ON CONSUMER LOAN (AFTER 10-DAY COURTESY PERIOD)	\$20.00
CASHIERS CHECK (IF PAYABLE TO OTHER THAN ACCOUNTHOLDER)	\$2.00 PER CHECK
OFFICIAL COPY OF ANY STATEMENT	\$5.00
PRINTED ACCOUNT HISTORY (UNOFFICIAL)	\$1.00 PER PAGE
COPY OF CHECK (PERSONAL & CASHIERS)	\$5.00
ACCOUNT RECONCILIATION	\$20.00 PER HOUR (\$15.00 MINIMUM)
STOP PAYMENT (PERSONAL CHECKS & ACH ITEMS)	\$18.00
STOP PAYMENT (CORPORATE CHECKS)	\$20.00
CHECK PROTEST (PERSONAL & CASHIERS)	\$20.00
EARLY WITHDRAWAL FROM CLUB ACCOUNT	\$10.00
EARLY WITHDRAWAL FROM SHARE CERTIFICATE	3 MONTHS INTEREST
DORMANT ACCOUNT (AFTER 18 MONTHS INACTIVE)	\$2.50 PER MONTH
CASH CHECKS FOR NON-MEMBERS	\$2.00
RETURNED MAIL	\$2.00
SUB-LIEN RELEASE	\$5.00
UCC RELEASE	\$5.00
VISA DEBIT & CREDIT CARD FEES	
REPLACEMENT OF VISA DEBIT CARD	\$5.00 1 ST / \$10 2 ND / \$20 3 RD
VISA DEBIT CARD USED AT FOREIGN ATM (2 FREE PER MONTH)	\$1.00
FOREIGN CARD USED AT WESTAR FCU ATM	\$2.00
VISA DEBIT CARD PIN-BASED TRANSACTIONS (POS)	\$0.25
REPLACEMENT OF VISA CREDIT CARD	\$5.00 1 ST / \$10 2 ND / \$20 3 RD
VISA CREDIT CARD PAYMENT BY PHONE (through visa)	\$10.00
VISA CREDIT CARD LATE PAYMENT	\$25.00
REPLACEMENT PIN LETTER (CREDIT AND DEBIT)	\$3.00
WIRE TRANSFER FEES	
OUTGOING NATIONAL WIRE	\$20.00
OUTGOING INTERNATIONAL WIRE	FEES MAY VARY (\$30.00 MINIMUM)
CHECKFREE FEES	
POPMONEY ON BILL PAYER (SEND MONEY: PERSON TO PERSON UP TO \$249.99)	\$0.50
POPMONEY ON BILL PAYER (SEND MONEY: PERSON TO PERSON \$250.00-\$999.99)	\$0.60
POPMONEY ON BILL PAYER (SEND MONEY: PERSON TO PERSON \$1,000.00-\$3,000.00)	\$1.35
POPMONEY ON BILL PAYER (SEND MONEY NEXT DAY: PERSON TO PERSON UP TO \$249.99)	\$0.60
POPMONEY ON BILL PAYER (SEND MONEY NEXT DAY: PERSON TO PERSON \$250.00-\$999.99)	\$0.75
POPMONEY ON BILL PAYER (SEND MONEY NEXT DAY: PERSON TO PERSON \$1,000.00-\$3,000.00)	\$1.75
POPMONEY ON BILL PAYER (REQUEST MONEY: PERSON TO PERSON LESS THAN \$250.00)	\$0.50*
POPMONEY ON BILL PAYER (REQUEST MONEY: PERSON TO PERSON \$250.00-\$999.99)	\$0.60*
POPMONEY ON BILL PAYER (REQUEST MONEY: PERSON TO PERSON \$1,000.00-\$3,000.00)	\$1.35*
POPMONEY ON BILL PAYER STOP PAYMENT (PERSON TO PERSON)	\$10.00
POPMONEY ON BILL PAYER E-GREETINGS (PERSON TO PERSON)	FREE
POPMONEY ON BILL PAYER NEW USER ENROLLMENT (PERSON TO PERSON)	\$1.00
POPMONEY ON BILL PAYER RETURNED ITEM FEE (PERSON TO PERSON)	\$20.00
ACCOUNT TO ACCOUNT TRANSFERS TO OR FROM OTHER INSTITUTIONS ON BILL PAYER (OUTBOUND TRANSFERS ONLY)	\$2.00
SAME DAY PAYMENTS ON BILL PAYER (ELECTRONIC PAYMENTS ONLY)	\$9.95
NEXT DAY PAYMENTS ON BILL PAYER (PAPER CHECK PAYMENTS ONLY)	\$14.95

*What is POPMONEY? POPMONEY is an online bill payment service through our virtual branch online banking system that allows you to send money to people.
 *POPMONEY ON BILL PAYER (REQUEST MONEY: PERSON TO PERSON) - \$.15 IS COLLECTED WHEN REQUEST IS SENT AND REMAINDER IS COLLECTED WHEN THE PAYMENT IS RECEIVED.

The fees appearing in this schedule are accurate as of January 1, 2016. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.