



ACHIEVE YOUR DREAMS, THE WORKERS WAY

The Workers Way™ is personalized, one-on-one financial coaching that helps you achieve your goals at any life stage. It's a benefit of your membership with no special qualifications or fees to participate. Learn more or make an appointment at wcu.com/workersway.



BUILD YOUR BUSINESS

Workers Credit Union partners with businesses of any size to help meet your goals. In addition to commercial lending solutions, Workers is an SBA Participating Lender offering 7A, 504 and Express loans. Find options that will help your business thrive at wcu.com/your-business.



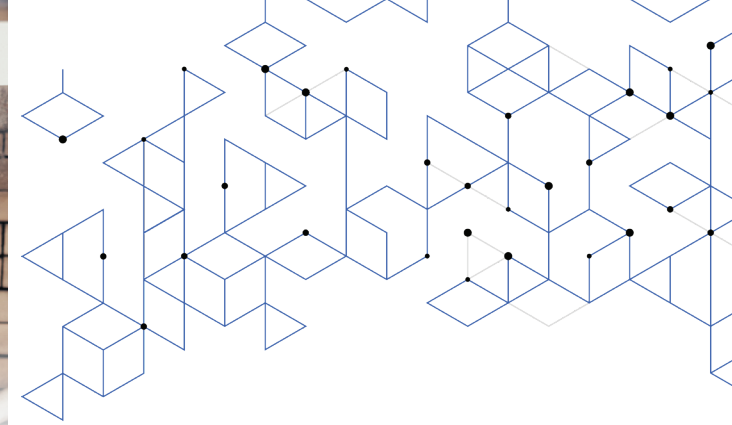
BANKING ON THE GO

- Digital Banking online or with the mobile app
- Mobile Check Deposit
- iPhone®, iPad® and Android™ Apps
- Apple Pay, Android Pay & Samsung Pay
- Smartwatch Banking
- Access to thousands of shared branches and surcharge-free ATMs nationwide*

*In other words, you can do your banking at other credit unions. Non-participating institutions may charge a fee. You can also use ATMs at places like 7-Eleven, Dunkin Donuts, and Rite Aid without being charged a fee; just look for the Co-Op logo.

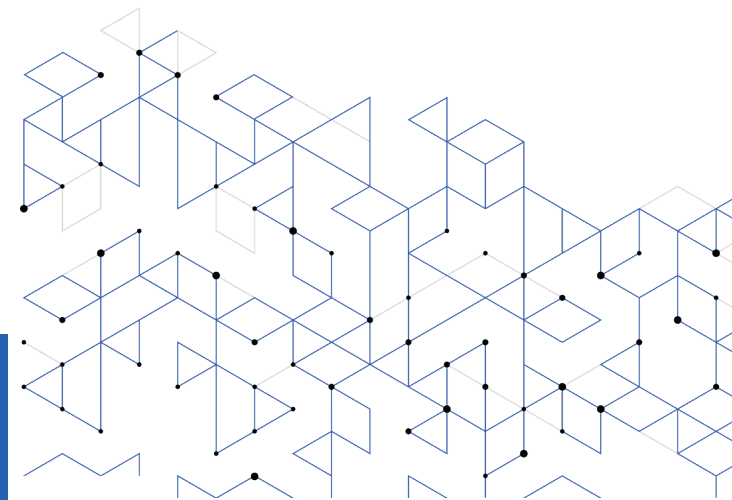


Visit wcu.com/locations to find your nearest branch or ATM.



FEE SCHEDULE

EFFECTIVE JANUARY 25, 2024



119 Russell Street, Littleton, MA 01460
978.345.1021 | 800.221.4020 | NMLS #472618



EFFECTIVE AS OF JANUARY 25, 2024

PERSONAL ACCOUNTS

Restart Personal Checking

Maintenance Service Charge.....\$10

Workers Money Market Checking

Maintenance Service Charge.....\$7

Minimum daily balance required to avoid maintenance service charge per statement cycle is \$10,000.

Personal Money Market

Maintenance Service Charge.....\$5

Minimum daily balance required to avoid maintenance service charge per statement cycle is \$500.

BUSINESS ACCOUNTS

Business Money Market

Maintenance Service Charge.....\$5

Minimum daily balance required to avoid maintenance service charge per statement cycle is \$500.

Business Checking

Transaction¹ charges per statement cycle:

First 400.....Free

401 or more.....\$0.25 each

Business Relationship Checking

Maintenance Service Charge per statement cycle...\$15

Minimum daily combined² deposit balance required to avoid maintenance service charge and transaction charges is \$25,000.

Transaction¹ charges per statement cycle:

First 200.....Free

201 to 300.....\$0.25

301 or more.....\$0.50

Non-Profit Business Checking

Transaction charges per statement cycle:

First 15 checks cleared.....Free

16 or more checks cleared.....\$0.35 each

CERTIFICATE OF DEPOSITS

Early Withdrawal Penalties (a penalty may be imposed for withdrawals or closure before maturity)

Certificates (including IRA):

- 18 months or less — Equal to twenty-five percent (25%) of the dividends that the withdrawn amount (that is subject to penalty) would have earned for the remaining term of the certificate

- Greater than 18 months — Equal to fifty percent (50%) of the dividends that the withdrawn amount (that is subject to penalty) would have earned for the remaining term of the certificate
- IRS penalties may apply on IRA Certificate withdrawals

MISCELLANEOUS FEES & CHARGES

Online Services

Digital Banking, eStatements.....Free

Bill Pay Return Item.....\$30

Debit Card Loan Payment³.....\$10

External Transfer Service: Transfers between Workers and other financial institutions or individuals

Inbound Transfers.....Free

Standard Outbound Transfer.....\$5

Express Inbound/Outbound Transfer.....\$10

ATM/Debit Card Fees

Debit Card Service Charge (Replacement Card Fee).....\$10

ATM & Debit Card International Transaction Fee... .1% of transaction made at a merchant outside of United States.

Safe Deposit Box Fees

Size	Annual Fee	Size	Annual Fee
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3x5	\$40	5x5	\$55
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3x10	\$65	5x10	\$80
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10x10	\$135	18x12	\$145
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20x15	\$160		
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Drill and Key Replacement Fee.....at cost

Key Replacement Fee.....\$15 per key

Safe Deposit Box Late Payment Fee.....\$5

Mortgages

Real Estate Loan Payoff (in writing).....\$25

Duplicate Original Discharge.....\$50

Verification of Mortgage.....\$15

Subordination Fee.....\$150

Account Activity Printout.....\$1

Account Inactivity Fee⁴.....\$5

Account Research/Balancing.....\$25/hr

ACH Origination Fee.....\$10

Annual Checking LOC Fee.....\$25

Backup Withholding Setup Fee.....\$10

Check Copy Fee.....\$5

Check Order Fee...Depends on style/quantity ordered

Coin Counting Machines:

Members.....Free

Non-Members......8% of deposit

Collection Item Fee.....\$10

Copies of Deposits/Items Fee.....\$5

Copy of 1099 or 1098 Fee.....\$5

Counter Check Fee......4/\$2

Early Closing Account (within 6 months of opening).....\$10

Escheatment Fee (Abandoned/Unclaimed Property).....\$30

Foreign Check Collection Fee.....\$10

Foreign Check Return Fee.....Varies

Retirement Accounts:

IRA Transfer/Rollover Fee.....\$25

IRA Early Closeout Fee.....\$25

Loan Payment by Phone Fee³.....\$10

ACH, one-time from Credit Card, Debit Card, or Non-Workers

Savings or Checking Account, each occurrence

Night Deposit Bag Fee.....\$20

Night Deposit Key Replacement (Business).....\$10

Non-Member Check Cashing Fee

Excludes On-Us checks......2% of check total

Non-Member, On-Us Check Cashing Fee.....\$5

Notary Public Fee:

Members.....Free

Non-members.....\$1.25

Official Check/Money Order Fee.....\$5

Overdraft Protection Transfer Fee (Sweep).....\$5

Overdraft/Non-Sufficient Funds⁵

Paid (Overdraft Item Paid).....\$30

Returned.....\$30

Photocopy Fee (per page).....\$1

Plastic Deposit Bag Fee, per 100, 11"x15" (Business).....\$22

Returned Loan Payment Fee.....\$30

Statement Copy Fee⁶.....\$5

Stop Payment Fee (includes Bill Pay).....\$30

Uncollected Funds Charge⁵

(Business, Returned/Paid/Per presentment to Us).....\$30

Undeliverable Statement Mailing Fee.....\$5

Wire Transfers:

Incoming Domestic Wire Transfer Fee.....\$15

Incoming Foreign Wire Transfer Fee.....\$15

Outgoing Domestic Wire Transfer Fee.....\$25

Outgoing Foreign Wire Transfer Fee.....\$50

Important Disclosures

All fees are for each occurrence unless noted otherwise. ¹Transactions are deposits, items deposited and checks paid. ²Related deposit accounts (linked based upon the same Tax Identification Number) including; savings, checking, money market and certificates of deposit. ³To avoid this fee, you can login to Online or Mobile banking and click on Pay Your Loan to set up an ACH payment from another financial institution. While online, you can also set up an internal transfer from your Workers account. Lastly there's always the option of setting up an auto pay with your financial institution. ⁴Account Inactivity fee will be assessed monthly on your account(s) after a period of inactivity for 365 days for checking accounts and 730 days for savings accounts. Inactivity is when there is no member-initiated credit or debit activity to any account(s) where you are the primary account holder. ⁵Each time an item is re-presented, we make a new decision whether to pay or return the item and we may charge you an Overdraft/Non-Sufficient Funds fee or an Uncollected Funds Charge regardless of the number of times an item is presented or re-presented to us. Includes checks, ACH, and Workers Debit Card withdrawals. Aggregate three (3) fees per day per account. ⁶Up to 5 copies, then \$25/hr research fee.