WORKERS
CREDIT UNION

Workers Federal Credit Union
119 Russell Street, Littleton, MA 01460
800.221.4020 | wcu.com | NMLS #472618
Federally Insured by NCUA. Member MSIC.
Equal Housing Lender.

FEE SCHEDULE

Effective September 2, 2026

PERSONAL ACCOUNTS

Signature Money Market

Transaction[1] charges per statement cycle:
- First 6 . . . . Free
- 7 or more . . . . $5 each

Personal Money Market

Maintenance Service Charge $5
Minimum daily balance required to avoid maintenance service charge per statement cycle is $500.

Interest Checking

Maintenance Service Charge $10
Minimum daily balance required to avoid maintenance service charge per statement cycle is $500.

Big Picture Deposit Checking

Maintenance Service Charge $20
Minimum aggregated daily balance required (based on primary account holder) to avoid maintenance service charge per statement cycle is $5,000.

Big Picture Deposit & Loan Checking

Maintenance Service Charge $20
Minimum aggregated daily balance required (based on primary account holder) to avoid maintenance service charge per statement cycle is $25,000.

Workers Money Market Checking

Maintenance Service Charge[2] $7
Minimum daily balance required to avoid maintenance service charge per statement cycle is $10,000.

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 & Commercial Checking

Transaction[3] 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 combined[4] deposit balance required to avoid maintenance service charge and transaction charges is $25,000.

Transaction[3] 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 DEPOSIT ACCOUNTS

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- 18 months or less — Equal to twenty-five percent (25%) of the dividends that the withdrawn amount (that is subject to penalty) would have earned for the remaining term of the certificate
- Greater than 18 months — Equal to fifty percent (50%) of the dividends that the withdrawn amount (that is subject to penalty) would have earned for the remaining term of the certificate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.

ONLINE SERVICES

Digital Banking . . . . Free
eStatements . . . . Free
Bill Pay Return Item $30
Debit Card Loan Payment[5] $10

Important Disclosures
All fees are for each occurrence unless noted otherwise. [1]The 6-transaction monthly limit applies to certain electronic transfers, online transfers, telephone transfers, recurring ACH transactions, overdraft protection transfers, and checks. Transactions not subject to the limit: in-branch withdrawals, mail withdrawals, loan payments made to Workers Credit Union. [2]The fee is waived for the first calendar month in which the deposit was made. [3]Transactions are deposits, items deposited and checks paid. [4]Related deposit accounts (linked based upon the same Tax Identification Number) including; savings, checking, money market and certificates of deposit. [5]To 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. [6]Aggregate three (3) fees per day per account. [7]Once per day for any sweep transfers processed. [8]Account inactivity fee will be assessed monthly on your account(s) after a period of inactivity for 365 days for Checking, Savings, and Money Market accounts. Inactivity is when there is no member-initiated credit or debit activity to any account(s) where you are the primary account holder. Inactive Account Fee Effective September 1, 2026. [9]A paper statement fee is charged per account per statement cycle for Checking, Savings, and Money Market accounts. If accounts are combined, the fee is only assessed on the primary account. [10]Up to 5 copies, then $25/hr research fee. [11]As of July 25, 2025, new safe deposit box agreements will not be accepted. Fees still apply to existing boxes.

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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	1.1%

Of transaction made at a merchant outside of United States.

OVERDRAFT & NSF FEES

Non-Sufficient Funds[6]

Paid NSF Fee	$30
Returned NSF Fee	$30
Overdraft Protection "ODP" Transfer Fee[7]	$5
Overdraft "OD" Limit Fee	$30

Uncollected Funds Charge (Business)[6]

Paid UCF Fee	$30
Returned UCF Fee	$30

OTHER FEES & CHARGES

Account Activity Printout	$1
Account Research/Balancing	$25/hr
ACH Origination Fee	$10
Backup Withholding Setup Fee	$10
Cashier's Check Fee	$5
Check Copy Fee	$5
Check Order Fee	Depends on style/quantity ordered
Checking LOC Annual Fee	$25
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
Inactivity Fee[8]	$5

Retirement Accounts

IRA Transfer/Rollover Fee	$25
IRA Early Closeout Fee	$25
Loan Payment by Phone Fee[5]	$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	$5

Notary Public Fee:

Members	Free
Non-members	$1.25
Money Order Fee	$5
Paper Statement Fee[9] (per statement cycle)	$2
Photocopy Fee (per page)	$1
Plastic Deposit Bag Fee, per 100, 11"x15" (Business)	$22
Returned Payment Charge	$30
Statement Copy Fee[10]	$5
Stop Payment Fee (includes Bill Pay)	$30
Undeliverable Mail Fee.	$5

Mortgages

Real Estate Loan Payoff (in writing)	$25
Duplicate Original Discharge	$50
Verification of Mortgage	$15
Subordination Fee	$150

Safe Deposit Boxes[11]

Size	Annual Fee
3x5	$40
5x5	$55
3x10	$65
5x10	$80
10x10	$135
18x12	$145
20x15	$160

Drilling Fee	at cost
Lost Key Fee	$15 per key
Late Payment 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

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