

CASH BACK JUST FOR BANKING WITH US.

Workers GiveBack Program gives you cash back every year for banking with us – the higher your average deposit and loan balances, the more cash you get back!

Example*

| Product | Average Balance |
|----------------------------------|-----------------|
| Checking | \$1,000 |
| Auto Loan | \$25,000 |
| Mortgage | \$275,000 |
| You could get back \$328! | |

*GiveBack amounts based on an average annual balance of all eligible accounts.

Visit GiveBackCalculator.com to find out how much you could earn.



WE'RE HERE FOR YOU.

We offer plenty of options so you can find the checking account that best fits the way you use money every day.

- Digital Banking with Bill Pay
- Mobile Check Deposit
- iPhone®, iPad® and Android™ Apps
- Apple Pay, Android Pay & Samsung Pay
- Smartwatch Banking
- 50,000+ surcharge-free ATMs*
- 5,000+ shared branches nationwide**

*Other institutions may charge a fee

**In other words, you can do your banking at other credit unions



Learn more and find your nearest branch.

workerscu.com/locations

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FEE SCHEDULE

Effective June 3, 2019

BANKING THAT WORKS FOR YOU.



Banking that works.

815 Main Street
P.O. Box 8207
Fitchburg, MA 01420
978.345.1021
800.221.4020



Notice of Account and Fee Schedule Changes- Effective as of June 3, 2019

Effective June 3, 2019 we will be implementing this revised Fee Schedule. Additions or changes to any fees and terms and conditions of any account(s) you might have with us are denoted below with an asterisk (*). Please review this revised Fee Schedule to note any changes that may relate to your account(s) with us. If you have any questions, please visit with your local branch or call our Member Services Center at 978-345-1021 or 800-221-4020 (for non-local calls in MA & NH).

PERSONAL ACCOUNTS

Transactional Savings¹ (Personal and Online)
 Monthly Service Fee. \$10

Restart Personal Checking
 Monthly Service Fee. \$10

Workers Money Market Checking
 Maintenance Service Charge. \$7
 Minimum daily balance required to avoid maintenance service charge per statement cycle is \$10,000.

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
 Transaction² 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 combined³ deposit balance required to avoid maintenance service charge and transaction charges is \$25,000.
 Transaction² charges per statement cycle:
 First 200. Free
 201 to 300. \$0.25
 301 or more. \$0.50

Business Commercial Checking
 Maintenance Service Charge per statement cycle . . \$15
 Transaction² charges per statement cycle:
 Per Deposit Made. \$0.75
 Per Item Deposited. \$0.10
 Per Check Paid. \$0.17

Earnings Credit Allowance (ECA) will be used to offset the charges above.
 The monthly ECA rate is calculated using the 90-day T-Bill rate as set on the first Tuesday of the month, divided by 365 days, then times the number of days in the monthly statement cycle. The monthly rate is then applied to the average collected balance minus

a 10% reserve to arrive at the amount of the ECA for the month. Excess earnings credits are not carried over to the next month or credited to your account in any way.

MISCELLANEOUS FEES & CHARGES

Online Services
 Digital Banking, eStatements (Personal & Business) Free
 Bill Pay - Simple Checking (per month) \$3.95
 Includes up to 8 free payments per month, additional payments \$0.50 per payment.
 *Bill Pay Return Item. \$30
 Expedited Bill Payment:
 Electronic Payment \$5
 Paper Check Payment \$25
 Transfers between Workers and other financial institutions or individuals:
 Inbound Transfers. Free
 Outbound Transfers \$5,000 or less \$5
 Expedited Inbound/Outbound Transfers \$1,000 or less . \$10

ATM/Debit Card Fees
 Debit Card Replacement Fee. \$10
 ATM & Debit Card International Transaction Fee. . . 1.1% of transaction made at a merchant outside of United States.

Travel & Gift Cards
 Single Load Gift Card. \$3.95 per card
 Reloadable Travel Card. \$4.95 per card

Safe Deposit Box Fees

| Size | Annual Fee | Size | Annual Fee |
|-----------------|------------|-----------------|------------|
| *3x5. | \$40 | *5x5. | \$55 |
| *3x10. | \$65 | *5x10. | \$80 |
| *10x10. | \$135 | *18x12. | \$160 |

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 Research/Balancing. \$25/hr
 *ACH Origination Fee. \$10
 Annual Checking LOC Fee. \$25

*Backup Withholding Setup Fee (Business/Personal) \$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
 *Dormancy Account Inactivity Fee⁴. \$5
 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 Fee. \$10
 ACH, One-time from Credit Card, Debit Card, or Non-Workers Savings or Checking Account, each occurrence.
 Lost Passbook Fee. \$10
 Night Deposit Bag Fee. \$20
 Night Deposit Key Replacement (Business). \$10
 Non-Member Check Cashing Fee
 Excludes On-U's checks. 2% of check total
 *Non-Member, On-U's 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 Funds (Returned/Paid) \$30
 Photocopy Fee (per page). \$1
 Plastic Deposit Bag Fee, per 100, 11"x15" (Business). . . . \$22
 Reg D Excess Debits Fee¹. \$9.50
 Returned Deposit Item Fee. \$7.81
 *Returned Loan Payment Fee. \$30
 Statement Copy Fee⁵. \$5
 *Stop Payment Fee (Includes Bill Pay). \$30
 *Uncollected Funds Charge (Business, Returned/Paid). . . . \$30
 *Undeliverable Statement Mailing Fee. \$5
 *Wire Transfers Incoming Fee (Business/Personal). \$15
 Wire Transfers Outgoing:
 Wire Transfers Domestic Fee \$25
 *Wire Transfers Intl Fee. \$50

All fees are for each occurrence unless noted otherwise. ¹Fee assessed when the number of transactions allowed by Federal Regulations is exceeded in a monthly statement cycle. In accordance with Federal Regulations your account will convert to a Transactional Savings with a \$10 fee per monthly statement cycle. This applies only to Money Market and Savings Accounts. See Terms and Conditions Disclosure for full explanation of excessive transactions. ²Transactions are deposits, items deposited and checks paid. ³Related deposit accounts (linked based upon the same Tax Identification Number) including; savings, checking, money market and certificates of deposit. ⁴Dormancy 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. ⁵Up to 5 copies, then \$25/hr research fee.

