

MISCELLANEOUS FEES & CHARGES

(continued)

Account Activity Printout.....	\$1
Account Research Fees.....	\$25/hr
Account Balancing Assistance.....	\$25
ACH Origination Fee.....	\$5
Annual Checking LOC Fee.....	\$25
Backup Withholding Setup Fee (Business).....	\$10
Check Copy Fee.....	\$5
Check Order Fee.....	fee depends on style 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 Fee (within 180 days of opening).....	\$10
Escheatment Fee (Abandoned property).....	\$30
Foreign Check Collection Fee.....	\$10
Foreign Check Return Fee.....	Varies
Uncollected Funds Charge.....	\$27
IRA Transfer/Rollover Fee.....	\$25
IRA Early Closeout Fee.....	\$25
Loan Payment with Card Fee.....	\$10
Lost Passbook Fee.....	\$10
Night Deposit Bag Fee.....	\$20
Night Deposit Key Replacement (Business).....	\$10
Non-Member Check Cashing Fee.....	2% of check total
Notary Public Fee:	
Members.....	Free
Non-members.....	\$1.25
OD Protection Tran Fee.....	\$5
Official Check/Money Order.....	\$3
Photocopy Fee (per page).....	\$1
Plastic Deposit Bag Fee, per 100, 11"x15" (Business).....	\$22
Reg D Excess Debits Fee ¹	\$9.50
Restart Checking Monthly Service Fee.....	\$10
Returned Check Charge or ACH Rejection Fee (Business).....	\$27
Returned Items Re-deposit Fee.....	\$7.81
Statement Copy Fee ²	\$5
Wire Transfers Incoming Fee (Business).....	\$10
Wire Transfers Outgoing:	
Wire Transfers Domestic Fee.....	\$25
Wire Transfers Intl Fee.....	\$40

All fees are for each occurrence unless noted otherwise. 1. When the number of transactions allowed by Federal Regulations is exceeded in a monthly statement cycle, 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. 2. Up to 5 copies, then \$25/hr research fee.

IT'S ABOUT BEING 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
- Deposit checks with your phone
- iPhone®, iPad® and Android™ Apps
- Apple Pay, Android Pay & Samsung Pay
- Early Payday¹
- 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.

 wcu.com/about-us/branches

 Find us on Facebook!
facebook.com/workerscreditunion

 Follow us on Instagram!
[@workerscu](https://www.instagram.com/workerscu)

FEE SCHEDULE

Effective September 5, 2018

BANKING THAT WORKS FOR YOU.



 **WORKERS**
CREDIT UNION

Banking that works.

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



 **WORKERS**
CREDIT UNION

PERSONAL ACCOUNTS

Savings Accounts (Personal and Online)

ACH Returned Item Fee	.....\$27
Transactional Savings Monthly Fee	.....\$10

Money Market Savings

Maintenance Service Charge	..... \$5
<small>Minimum daily balance required to avoid maintenance service charge per statement cycle is \$500.</small>	
ACH Returned Item Fee	.....\$27

Workers Money Market Checking

Maintenance Service Charge	..... \$7
<small>Minimum daily balance required to avoid maintenance service charge per statement cycle is \$10,000.</small>	
Returned Check Charge (ACH)	.....\$27
NSF Returned Item	.....\$27
Insufficient Funds Charge (ACH, EOD, Paid/Returned)	.....\$27
Stop Payment Fee	.....\$27
Stop Payment of Money Order/Official Check	.....\$27

Money Market

Returned Check Charge (ACH)	.....\$27
NSF Returned Item	.....\$27
Insufficient Funds Charge (ACH, EOD, Paid/Returned)	.....\$27
Stop Payment Fee	.....\$27
Stop Payment of Money Order/Official Check	.....\$27

High Interest Checking

Maintenance Service Charge	.....\$0
<small>No minimum daily balance requirements.</small>	
Returned Check Charge (ACH)	.....\$30
NSF Returned Item	.....\$30
Insufficient Funds Charge (ACH, EOD, Paid/Returned)	.....\$30
Stop Payment Fee	.....\$30
Stop Payment of Money Order/Official Check	.....\$30

Free Checking and Simple Checking

Monthly Service Charge	.....\$0
<small>No minimum daily balance requirements.</small>	
Returned Check Charge (ACH)	.....\$27
NSF Returned Item	.....\$27
Insufficient Funds Charge (ACH, EOD, Paid/Returned)	.....\$27
Stop Payment Fee	.....\$27
Stop Payment of Money Order/Official Check	.....\$27

All fees are for each occurrence unless noted otherwise. ¹Related deposit accounts (linked based upon the same Tax Identification Number) including: savings, checking, money market and certificates of deposit. ²Transactions are deposits, items deposited and checks paid.

BUSINESS ACCOUNTS

Business Savings Accounts

ACH Returned Item Fee\$27
-----------------------	-----------

Business Money Market Savings

Maintenance Service Charge	..... \$5
<small>Minimum daily balance required to avoid maintenance service charge per statement cycle is \$500.</small>	
ACH Returned Item Fee	.....\$27

Business Money Market

Returned Check Charge (ACH)	.....\$27
NSF Returned Item	.....\$27
Insufficient Funds Charge (ACH, EOD, Paid/Returned)	.....\$27
Stop Payment Fee	.....\$27
Stop Payment of Money Order/Official Check	.....\$27

Business Checking

Maintenance Service Charge per statement cycle	.. \$0
Transaction ² charges per statement cycle:	
First 400	.....Free
401 or more	.....\$0.25 each
Returned Check Charge (ACH)	.....\$27
NSF Returned Item	.....\$27
Insufficient Funds Charge (ACH, EOD, Paid/Returned)	.....\$27
Stop Payment Fee	.....\$27
Stop Payment of Money Order/Official Check	.....\$27

Business Relationship Checking

Maintenance Service Charge per statement cycle	.. \$15
<small>Minimum daily combined¹ deposit balance required to avoid maintenance service charge and transaction charges is \$25,000.</small>	
Transaction ² charges per statement cycle:	
First 200	.....Free
201 to 300	.....\$0.25
301 or more	.....\$0.50
Returned Check Charge (ACH)	.....\$27
NSF Returned Item	.....\$27
Insufficient Funds Charge (ACH, EOD, Paid/Returned)	.....\$27
Stop Payment Fee	.....\$27
Stop Payment of Money Order/Official Check	.....\$27

Business Commercial Checking

Maintenance Service Charge per statement cycle	.. \$15
Transaction ² 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.

Returned Check Charge (ACH)	.....\$27
NSF Returned Item	.....\$27
Insufficient Funds Charge (ACH, EOD, Paid/Returned)	.....\$27
Stop Payment Fee	.....\$27
Stop Payment of Money Order/Official Check	.....\$27

MISCELLANEOUS FEES & CHARGES

Mortgages

Real Estate Loan Payoff <small>(in writing)</small>	.....\$25
Duplicate Original Discharge	.....\$50
Verification of Mortgage	.....\$15

Debit Cards

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	.....\$32	5x5	.....\$50
3x10	.....\$60	5x10	.....\$75
10x10	.....\$125		
Drill and Key Replacement Fee	.....At cost		
Key Replacement Fee	.....\$15 per key		
Safe Deposit Box Late Payment Fee	.....\$5		

Digital Banking Services

Digital Banking (Personal & Business)	.....Free
Bill Pay (per month)	.....\$3.95
Simple Checking —Includes up to 8 free payments per month, additional payments \$0.50 per payment	
Stop Payment Fee (Bill Pay)	.....\$27
Returned Charge (Bill Pay)	.....\$27
Transfers between Workers and other financial institutions or individuals:	
Inbound Transfers	.....Free
Outbound Transfers \$10,000 or less	.....\$5
Expedited (Next Day) Inbound/Outbound Transfers \$2,000 or less	.....\$10