

Wakota Federal Credit Union Fee Schedule

August 15, 2022

Personal Checking Accounts

Check order	prices vary per style
Check order – Limited Style (*Silver Service Only)	1 FREE box per year
Debit / ATM card	First card FREE
Debit / ATM card replacement	
\$15.00	1st request
\$20.00	2nd request
\$30.00	3rd request
NSF item or check charge (3 per day max)	\$35.00 per item
Overdraft pay item or check charge (3 per day max)	\$35.00 per item
Overdraft account transfer fee	\$10.00 per transfer
Photo copy (on-us check or statement)	\$5.00 per pay check, FREE online

General Service Charges

Account closed (within 6 months)	\$25.00
Account-to-Account overdraft transfer	\$10.00 per transfer
Account printout (90 day maximum)	\$5.00 per request
ATM / Debit card use (at Non-Affiliated ATM's)	\$2.50 per transaction
ATM / Debit card inquiry	\$1.00 per transaction
ATM / Debit card (Rush Order)	\$75.00
Carfax Report (Free with financing)	\$19.95
Cashier check (payable to other than account holder)	\$5.00 each
Certified check	\$5.00 each
Cleared check copy fee	\$5.00 each
Collection item	\$30.00 each
Courier fee	\$50.00 per item
Counter checks (must purchase in increments of 4)	\$4.00 for 4 checks
Credit/Debit Card Loan Payment/Deposit from other Financial	\$9.95
Deposited check copy	\$5.00 each
Early Direct Deposit	\$5.00 per pay check, FREE online
Foreign Canadian item (in US dollars)	\$10.00 per item
Foreign items (all others)	\$20.00 per item
Inactive account maintenance fee	\$15.00 per month
Legal Processing: (levy, writ, garnishment, subpoena, and other legal/government processing or research)	\$50 (per request)
Mailed receipt (member requested)	\$1.00; or View FREE online
Money orders (Silver Service 3 free per month)	\$2.00 each
Notary service (non-member)	\$5.00
NSF item or check charge (3 max per day)	\$35.00 per item
Paper statement fee (eStatements are Free)	\$3.00 per statement
Photo copy (external)	\$0.25 per page
Research (1 hr minimum)	\$30.00 per hour
Returned deposit /Loan Payment	\$10.00 per item
Returned mail (with forwarding address)	\$5.00 per item
Returned mail (without forwarding address)	\$10.00 per item

Statement copy	\$5.00 per statement, FREE online
Stop payment (one item or series)	\$30.00
Text banking message	25 FREE text/month
Text banking message (exceed 26 +)	0.10 per text/month
Visa gift card	\$3.00 each
Visa prepaid travel card	\$5.00 each
Voided CU Check	\$15.00 per item
Wire transfer fee (Domestic out-going)	\$30.00

Loans

HELOC advance under \$500.00	\$20.00
Loan delinquent fine:	
Personal	\$25.00 per month
Mortgage (monthly)	5% of principle - and interest due
Loan document fee - consumer	\$75.00 per loan
Loan document fee - real estate	\$250.00 per loan
Skip-a-pay fee (one per year/two maximum life of loan)	\$50 per request
Subordination agreement	\$150 each
Subsequent action/Loan Modification document fee	\$50.00 each

Safe Deposit Box

Small- 3x5*	\$40.00 per year
Medium- 3x10*	\$65.00 per year
Large- 5x10	\$80.00 per year
Extra Large – 10x10	\$120.00 per year
*1/2 price for Silver Service members	
Box drilling fee	\$300.00
Late fee	\$10 per box/month
Replacement key fee	\$100.00

*****WINcentive Savings**

First withdrawal penalty	\$10.00
Second withdrawal penalty	\$25.00

***No penalty during 30-day grace period,
maximum 2 withdrawals in a 12-month
period, account restriction apply

Business Accounts

Items deposits (includes ACH & checks)	\$0.10 per item
Items clearing (includes ACH & checks)	\$0.25 per item
Coin order	\$0.10 per roll
Monthly maintenance	\$15.00
Returned deposit	\$10.00 per item

Complimentary Services

FREE Online Banking (It's Me 247)	
FREE Mobile Banking (It's Me 247)	
FREE Mobile App	
FREE Bill Pay	
FREE Direct Deposit	
FREE Vehicle Valuations	
FREE Notary Service for Members & Family	
FREE Carfax Report with Financing	
FREE A2A Transfers Between Financial Institutions	
FREE A2A Recurring Loan Payment	
FREE P2P (Electronic Transfers Person-to-Person)	
FREE eStatements	

*Silver Service Discounts apply to primary
members Age 55+