

Waterbury CT Teachers FCU

Revised Fee Schedule

Effective August 1, 2017 the following fee structure will be in effect. This replaces all previous fee structures.

Checking Account Fees	
Overdraft Transfer	\$3 per item
Line of Credit Advance	\$3 per advance
Check Printing	Varies depending on check style

VISA/Loan Fees	
VISA Card Replacement	\$10
VISA Walkthrough (express order)	\$20
Amend Real Estate Note / Refile Documents	\$150
Home Equity Annual Maintenance	\$35
Mortgage Closed within 2 Years	Reimbursement of attorney, appraisal and other closing fees incurred by credit union
Late Payment	\$20 or 5% of payment. Whichever is greater
Interest Rate Deduction	\$25 per loan
Real Estate Release Processing	\$25
Re-preparation of documents due to unnecessary missed closing	
<ul style="list-style-type: none"> • Real Estate Loan 	\$35
<ul style="list-style-type: none"> • All Other Loans 	\$15

Miscellaneous Service Fees	
Deposited Item Return	\$10 per item
Overdraft/NSF-Returned	\$25 per item
Overdraft/NSF-Paid	\$35 per item
Overdrawn Electronic Debit Paid	\$35
Returned ACH	\$25
Stop Payment	\$20
Telephone Transfer	\$1/request
Call-24 or Online Banking transfer	No Fee
Excessive Transfer	\$5 per transaction. Preauthorized transfers are limited to six (6) per statement cycle.
Foreign Check Remittance	Cost of collection from other bank
Account Research/Reconciliation	\$25/hour or fraction
Paper Statement Copy – Research Fees May Also Apply	\$5 per statement
Statement Copy Provided on Flash Drive	\$25 (including research)
Copy of Check/Other Document	\$5 per copy
Outgoing IRA Transfer	\$25
IRS/Government/Court Ordered Levy	\$50
Replacement ATM/VISA Debit Card	\$20 (After 2 replacements in 2 years)
Miscellaneous Banking Services	Cost of bank or correspondent service
Special Mail Request	Cost of delivery service

Wire Transfers	
Incoming	\$10
Outgoing - Domestic	\$20 per transfer
Outgoing - International	\$45 per transfer

Money HQ Fees	
Monthly Fee	\$4.95, plus \$1.50 for each transaction over 5
Next Day Transaction	\$8.95
Other Fees	Refer to Online Banking documents

Electronic Funds Transfer Fee	
ATM Withdrawal	No Charge!
Third party ATM withdrawal fee rebated up to \$5 per individual fee and \$15 monthly total for regular checking accounts with e-statements.	

Dormant Account Fee	
\$3 per month for single service accounts of members over the age of 20, with less than \$100 on deposit, and no activity for a 2 year period.	

Early Close-Out Fee	
If account is closed within 90 days	\$10 or account balance, whichever is less

Share Value	
Value of One (1) share	\$5

The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Effective Date indicated on the Fee Schedule. If you have any questions, or require current rate and fee information on your accounts, please call the credit union.