

# Waterbury CT Teachers FCU

## Revised Fee Schedule

Effective December 1, 2012 the following fee structure will be in effect. This will replace the fee structure previously in effect.

| <b>Checking Account Fees</b> |                                 |
|------------------------------|---------------------------------|
| Overdraft Transfer           | \$3 per item                    |
| Line of Credit Advance       | \$3 per advance                 |
| Check Printing               | Varies depending on check style |

| <b>VISA/Loan Fees</b>  |  |
|--|--|
| 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"> <li>• Real Estate Loan</li> </ul> | \$35   |
| <ul style="list-style-type: none"> <li>• All Other Loans</li> </ul>  | \$15   |

| <b>Miscellaneous Service Fees</b> |  |
|-----------------------------------|--|
| 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 CU@Home 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  |
| Statement Copy                    | \$5 per statement  |
| 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   |

| <b>Wire Transfers</b>    |                   |
|--------------------------|-------------------|
| Incoming                 | \$10              |
| Outgoing - Domestic      | \$20 per transfer |
| Outgoing - International | \$45 per transfer |

| <b>Money HQ Fees</b> |   |
|----------------------|---|
| Monthly Fee          | \$4.95, plus \$1.50 for each transaction over 5 |
| Next Day Transaction | \$8.95  |
| Other Fees           | Refer to CU@Home documents                      |

| <b>Electronic Funds Transfer Fee</b>  |     |
|---|-----|
| ATM Withdrawal  | \$1 |
| \$1 ATM transaction fee is waived for the first eight (8) transactions each month   |     |
| <u>Please note:</u> Other financial institutions may impose a surcharge independent of the WCTFCU fee structure. This charge is set by the institution that owns the ATM or Network used to complete the transaction, and is collected at the time of your transaction. In order to avoid paying a surcharge imposed by another financial institution, we suggest that you use an ATM operated by WCTFCU. |     |

| <b>Dormant Account Fee</b>   |  |
|--|--|
| \$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. |  |

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

| <b>Share Value</b>     |     |
|------------------------|-----|
| 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.