



Wexford

Community Credit Union
BECAUSE WE CAN.

WexCCU.com

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Main Branch- Cadillac
1021 N. Mitchell St., PO Box 610
Cadillac, MI 49601
Phone: (231) 775-2081
Fax: (231) 775-1321

Lake City Branch
4817 S. Morey Rd.
Lake City, MI 49651
Phone: (231) 839-2081
Fax: (231) 839-0245



Fee Disclosure

Here at Wexford Community Credit Union, we are pleased our members incur no ongoing base fees. Fees are incurred as a result of requesting additional services or assistance, or as a result of errors on members' parts. Our commitment to keeping members' costs low and providing free or highly competitive rates and services is a cornerstone of our mission, and your continued membership ensures continued savings.

Truth-In-Savings Fee Disclosure: The Rate and Fee Schedule for all accounts sets forth certain conditions, rates, fees, and charges applicable to your accounts, as of March 1, 2017.

Fee Disclosure

Effective March 1, 2017



Accounts

Copy of Checks, Money Orders or Statements	\$5.00
History Printout	\$0.50
Stop Payment	\$20.00
Account balancing (per hour) (\$10 age 65+)	\$15.00
Overdraft Protection Transfer from a share account (per transfer)	\$5.00
Regulation D Violation (per item)	\$5.00
Non-Sufficient Funds per Check or EFT/ACH Item	\$28.00
Overdraft Courtesy Pay, if qualified	\$20.00
Returned Check, Business Account	\$20.00
Returned Check, Personal Account	\$10.00
Bill Pay Program Inactivity (per item)	\$5.00
Bill Pay Program Over-Limit Fee (per item)	\$1.00



VISA Accounts

Non-Sufficient Funds Check	\$28.00
Late Payment Fee	\$20.00
Card Replacement	\$5.00
New PIN	\$2.00
Visa Gift Card	\$3.00



ATM/DEBIT Cards

Inquiries (non-network branches)	\$1.00
Withdrawals (non-network ATMs)	\$1.00
Deposits (non-network ATMs)	\$2.00
Transfers (non-network ATMs)	\$1.00
Incomplete transaction	\$1.00
Point of Sale Transactions	No Fee
Card Replacement	\$5.00
PIN Replacement	\$2.00
Lost Card Replacement	\$10.00



Additional Services

Money Order	\$2.00
Cashier's Check	\$3.00
Incoming Wire	\$5.00
Outgoing Wire	\$15.00
International Wire	\$28.00
Fax (per page)	\$1.00
Research (per hour)	\$15.00
Shared Branch Phone Transfers	\$5.00
Balance Inquiry Fee (under 65)	\$2.00
Land Contract Transaction	\$20.00
Land Contract Payment Collection (per month)	\$5.00
ID Protect Program Fee (per month)	\$2.00
Dormancy Fee (per month, after 1 year)	\$5.00
Christmas Club Early Withdrawal Fee	\$5.00
Returned Statement/ No Forward	\$15.00
Return Mail/Postal Notice	\$10.00
Reinstatement of Account (within 6 months)	\$5.00
Garnishments/Levy	\$25.00
Escheat	\$20.00
Account Closure before 90 days	\$5.00



Loans

Uniform Commercial Code Filing	\$5.00
Consumer Loan Application	No Fee
Loan Amortization Schedule	\$10.00
Late Payment Fee (after 12 days)	20% of interest due or \$20.00; whichever is greater