

Watsonville Hospital Federal Credit Union

75 Nielson Street, Watsonville, CA 95076

(831) 724-8098 (831) 761-5662 (fax)

MEMBER FEES		
NOTE: Before any of the following fees are increased or any additional fees are imposed, members will be given a written notice disclosing the increased charges or new charges not less than 30 days prior to the effective date of such charges.		
GENERAL FEES		
Open New Membership*		\$1
Close Membership (within 1 st 180 days)		\$10
Return Mail/Address Change		\$3
Copy of Statement (1 st free)		\$3/statement
Account Summary/History Printout (1 st 2 free)		\$1/page
Copy of Check/Money Order (1 st 2 free)		\$3
Money Orders/Cashier's Checks/3 rd Party CU Check		\$2/item
Domestic Outgoing Wire		\$15
International Outgoing Wire		\$40
Incoming Domestic/International Wire		Free
Notice of Escheat (w/bal. >\$50)		\$2
Garnishment/Levy/Subpoena Processing		\$25/order
* Waived for members <18 years old		
SAVINGS FEES		
Excessive Withdrawal Fee (> 5/mo.)		\$3/withdrawal
Dormant Account (savings only, bal. <\$100) & no other services		\$5/quarter
Low Balance (Reg. Share Bal. <\$25)		\$5/quarter
CHECKING FEES		
SD/ACH/POS NSF Fee (paid or returned item)		\$22/item
Stop Payment		\$15/item
Redeposited Check		\$20/item
Overdraft Transfer from Savings		\$3
Personalized Checks		Actual cost
Starter Checks (w/new checking – limit 8)		free
Temporary Counter Checks (4/page)		\$2/page
Replace VISA Debit Card		\$5
Replace Debit Card PIN		\$3
Replace VISA Debit Card (expedited)		\$20
LOAN FEES		
Skip-a-Pay Processing (for approved requests)		\$25
IRA FEES		
IRA Transfer Out Fee		\$15

Effective 1/1/10

