

# Watsonville Hospital Federal Credit Union

75 Nielson Street, Watsonville, CA 95076

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

<b>MEMBER FEES</b>		
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.		
<b>GENERAL FEES</b>		
Open New Membership*		\$5
Close Membership (within 1 <sup>st</sup> 180 days)		\$15
Return Mail/Address Change		\$5
Copy of Statement (1 <sup>st</sup> free)		\$3/statement
Account Summary/History Printout (1 <sup>st</sup> 2 free)		\$2/page
Copy of Check/Money Order (1 <sup>st</sup> free)		\$3
Money Orders/Cashier's Checks/3 <sup>rd</sup> Party CU Check		\$3/item
Domestic Outgoing Wire		\$25
Incoming Domestic Wire		\$12
Notice of Escheat (w/bal. >\$50)		\$2
Account Research/Reconciliation		\$25/hour
Garnishment/Levy/Subpoena Processing		\$40/order
<b>* Waived for members &lt;18 years old</b>		
Coin Exchange	Free up to \$200	10% of total over \$200
Non-Member Check Cashing		\$5
Online Bill Payment Service		\$3/month
<b>SAVINGS FEES</b>		
Excessive Withdrawal Fee (> 5/mo.)		\$7/withdrawal
Dormant Account (savings only, bal. <\$100) & no other services		\$5/month
Low Balance (Reg. Share Bal. <\$25)		\$5/month
<b>CHECKING FEES</b>		
SD/ACH/POS NSF Fee (paid or returned item)		\$29/item
Stop Payment		\$25/item
Redeposited Check		\$20/item
Overdraft Transfer from Savings (1 <sup>st</sup> free)Monthly		\$3
Personalized Checks		Actual cost
Starter Checks (w/new checking – limit 8)		free
Temporary Counter Checks (4/page)		\$4/page
Replace MasterCard Debit Card		\$10
Replace Debit Card PIN (or ref # lookup)		\$3
Replace MasterCard Debit Card (expedited)		\$30
Unblock MasterCard Debit Card		\$15
ATM Deposit – Empty Envelope		\$25
Non-Network ATM fee (per transaction)		\$1
VISA/MasterCard Foreign Transaction Fee	Actual fee charged by vendor passed to member	
<b>LOAN FEES</b>		
Skip-a-Pay Processing (for approved requests)		\$30
<b>IRA FEES</b>		
IRA Transfer Out Fee		\$25

Effective 9/1/16

