

Winthrop Federal Credit Union Fee Schedule for 2010

Effective March 1, 2010

Abandoned Account Fee <i>No activity or contact for the previous 36 months</i>	\$30.00	21 Day Collection Letter Fee (consumer)	\$45.00
ACCESS24 (24-hour Telephone Teller) \$0.00 \$0.00	\$0.00	Home Equity/2nd Mortgages Late Fee (15 Days) 3% of Monthly Payment	
Account closed within 180 days of opening	\$10.00	First Mortgages and Commercial Late Fee (15 Days) 3% of Monthly Payment	
Account Research & Reconciliation (includes IRS & court summons -1 hour minimum)	\$25.00	Overdraft Protection Late Fee (15 Days) 3% of Monthly Payment	
ATM Card — New card Fee	\$10.00	90 Day Collection Letter Fee (real estate)	\$90.00
ATM Card Monthly Fee	\$1.50	Mortgage Fees	
ATM Card Transaction Fee <i>Fees may apply at other institutions</i>	\$0.00	Application Fee	\$300.00
Debit/Check Card Transaction Fee <i>Preferred Members 15 free transactions per month</i>	\$1.50	Appraisal Review Fee	\$100.00
Transactions at WFCU machines	\$0.00	Credit Report Review Fee	\$10.00
POS signature transactions	\$0.00	Flood Certification Prep	\$10.00
ATM or Debit/Check Card Reissue	\$15.00	Courier Fee	\$35.00
Credit Union Check <i>preferred Members 3 free checks monthly</i>	\$5.00	Processing Fee	\$275.00
		Underwriting Fee	\$150.00
Check Order <i>Preferred Members standard checks free of charge</i>	fees vary	Money Market Excess Withdrawal Fee <i>3 free withdrawals allowed monthly</i>	\$15.00
Deposited check returned Fee (Personal)	\$7.00	Money Order for members	\$1.00
Deposited check returned Fee (Business)	\$10.00	Money Order non members	\$1.50
Direct Deposit	\$0.00	Notice of Levy	\$50.00
Duplicate 1098/1099	\$5.00	Overdraft Loan Advance Fee	\$4.00
EZ Payer Bill Payment Service monthly (free for Preferred Members - \$2.50/mo. per add'l accts)	\$10.00	Insufficient Funds Fee (Checks, ATM/Debit, EFT, or ACH)	\$25.00
Failure to Notify of Address Change	\$30.00	Overdraft Protection (no annual fee) 18.00% APR	
iAccount Web Banking	\$0.00	Payroll Share Withdrawal ACH	\$3.00
Inactive Account Fee monthly <i>No activity or contact for the previous 24 months</i>	\$7.00	Penalty for early withdrawals 12 months or less — days of dividends — 90 13 months-59 months — days of dividends — 180 60 months or more — days of dividends — 365	
Interim Statement	\$7.00	Photocopy of check/statement	\$7.50
IRA Annual Maintenance Fee <i>Waived for Preferred Members</i>	\$20.00	Share balance below minimum required <i>\$25 individual, \$50 joint</i>	\$5.00
IRA Transfer Fee (outgoing)	\$30.00	Premature withdrawal from Club Accounts	\$15.00
IRA Premature Withdrawal Fee	\$30.00	Photocopy of check over 1 year old	\$15.00
Loan and Collection Department Fees		Share Draft Monthly Maintenance Fee - Personal <i>Waived for Preferred, Senior, Student, and Campus Accounts</i>	\$7.00
Confirmatory Discharge Fee	\$35.00	Share Draft Monthly Maintenance Fee - Commercial	\$20.00
Subordination Agreement <i>(plus appraisal, if not provided)</i>	\$175.00	Statement mailed monthly (paper) <i>Waived for Senior Accounts</i>	\$1.00
Loan and Mortgage Payments <i>(checks returned)</i>	\$35.00	Visa Cash Advance Fee	\$5.00
Duplicate Title Fee	\$35.00	Requested Reissue of VISA CARD	\$10.00
Stop Payment Request	\$20.00	American Express Gift Cards	\$4.95
Teller Telephone Transactions <i>(Balance inquiry, transfers, checks paid)</i>	\$3.00	Wire Transfers (Domestic) Incoming and Outgoing	\$20.00
Transfer From Shares for Insufficient Funds <i>(Federal Regulation D limits to 6 transfers per month)</i>	\$4.00	Wire Transfers (International) Incoming and Outgoing	\$45.00
American Express Traveler's Checks (per hundred) <i>Waived for Preferred Members</i>	\$3.00	Annual Fee VISA Credit Card <i>(waived for Preferred Members)</i>	\$25.00