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Schedule of Fees and Charges

Effective January 1, 2022



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Below is information regarding the schedule of Wescom Credit Union fees and charges.

Please review and retain for your records. If you have any questions you may contact a Wescom Representative at **1-888-4WESCOM** (1-888-493-7266).

General Fees

Account Research/Reconciliation, per hour	\$30.00 ¹
BillPayer Check Copy Request, per check	\$5.00
Card Replacement (Debit Card and ATM Card)	\$5.00 ²
Cashier's Check, per check	\$5.00 ³
Coin Counting Machine Fee	5% of the amount of coins redeemed ⁴
Copy of Deposited Item	\$5.00
Courtesy Pay, per item (max. 4 per day)	\$30.00 ⁵
Declaration of Loss & Claim for Reimbursement Cashier's Check (lost, stolen or destroyed ONLY), per check or range stop	\$25.00
Deposit Error at CO-OP® ATM	\$10.00
Deposit Empty Envelope at ATM	\$25.00
Direct Transfer, per payment	\$12.00
Duplicate SnapDeposit	\$10.00
Inactive Account Notice (Escheat), per notice	\$2.00 ⁶
IMAGINE THAT! Picture Card, per card	\$9.95 ⁷
IRA Transfer to Another Financial Institution	\$25.00
Loose Coin	Free for the first \$5.00 ⁸
Medallion Signature Guarantee	\$15.00 ²
Non-sufficient or Uncollected Funds, per item (max. 4 per day)	\$30.00 ⁵
Non-Wescom or Non-CO-OP® ATM Withdrawal, per withdrawal	\$2.00 ⁹
Non-Wescom or Non-CO-OP® Transfer, Balance Inquiry	\$0.50 ⁹
Notary, per signature	\$15.00 ²
On-Us Check Cashing	\$5.00 ¹⁰
Paper Statements	\$5.00 ¹¹
Photocopy of Paid Cashiers Check, in excess of two per calendar month, per photocopy	\$3.00
Processing a Foreign Collection Item, per item	\$30.00 ¹²
Processing an Incoming/Outgoing Collection Item, per item	\$10.00 ¹²
Processing Legal Documents (e.g., tax levies, judgments, subpoenas), per item	\$50.00
Returned Item (Checks with the same ownership)	\$25.00
Returned Item at CO-OP® ATM, per item	\$25.00
Returned Item (deposited, or cashed) per item	\$25.00
Returned Item (invalid BillPayer account, refused by payee, account closed), per item	\$10.00
Returned Item (loan payment) per item	\$25.00
Returned Item (mail or email)	\$5.00
Rolled Coin Fees:	
Personal Accounts	No Charge
DBA Accounts	\$0.10 per roll
Skip-a-Payment Fee	\$25.00 ²
Statement Copy, per copy	\$5.00 ¹³
Stop Payment on ACH Debit, per debit	\$25.00 ²
Stop Payment on BillPayer, per draft/check or range stop	\$25.00
Stop Payment on Loan Draft, per draft/check or range stop	\$25.00
Verification of Deposit	\$10.00
Visa® Gift Cards (at branches), per card	\$3.95 ²
Wire Transfer Domestic (outgoing), per wire	\$25.00 ²
Wire Transfer Domestic or International (incoming), per wire	\$10.00 ²

Regular Shares (Regular Savings & Special Purpose)

Reopening Closed Account	\$15.00
Charge per Withdrawal in Excess of Four, per calendar quarter	\$3.00 ¹⁴

Checking Accounts

Monthly Service Charges:

Stop Payment, per check or range stop	\$25.00 ²
Temporary Checks (per sheet)	\$3.00 ¹⁵

Money Market Accounts

Charge per Withdrawal in Excess of Four, per calendar quarter	\$3.00 ¹⁴
Stop Payment, per check or range stop	\$25.00 ²
Temporary Checks (per sheet)	\$3.00 ¹⁵

Credit Card Accounts

Card Replacement (Credit Card)	\$5.00 ²
Cash Advance Fee and/or Balance Transfer Fee	2%, \$2 min, \$50 max
Credit Card Annual Fee	No Charge
Credit Card Statement Copy, per copy	\$5.00 ¹³
Late Payment Fee	\$15.00 ¹⁶
Returned Payment Fee	\$25.00
Rush Card Fee	\$18.00

Consumer Loans

Closed-end Consumer Loans Late Fee	5% of payment due ¹⁷
Personal Lines of Credit Late Fee	\$15.00 ¹⁸

Real Estate Loans First Mortgages and Home Equity Loans

Home Equity Lines of Credit Late Fee	6% of payment (Principal and Interest) ¹⁹
Home Equity Line of Credit Annual Fee	\$75 ²⁰
First Mortgage Loans Late Fee	5% of payment (Principal and Interest) ²¹

¹ Copies of checks and other records that includes one (1) hour or more of work time will be subject to an Account Research Fee.

² Two fees waived for Platinum Signature Members and one fee waived for Signature Members on an annual basis. Some restrictions may apply.

³ Two fees waived for Platinum Signature Members. One fee waived for Signature Members on a monthly basis.

⁴ Waived for Youth Accounts, new accounts for the first 90 days, 10 fee waivers for Platinum Signature Members, and five fee waivers for Signature Members on an annual basis.

⁵ A total of two courtesy and/or NSF fees waived for Platinum Signature Members, qualified UCLA students and UCLA Club/Organization Accounts on an annual basis. One fee waived for Signature Members on an annual basis. Some restrictions may apply. A fee will be charged each time a transaction is presented for payment to your account, even if the same transaction is presented for payment multiple times.

⁶ The escheat fee will be assessed at the time of delivery, whether provided electronically or by mail.

⁷ Two fees waived for Platinum Signature Members and one fee waived for Signature Members and qualified UCLA students and UCLA Club/Organization Accounts on an annual basis. Some restrictions may apply.

⁸ Anything above \$5.00 will be assessed a 5% fee.

⁹ Unlimited fees waived for Platinum Signature Members. Five fees are waived for Signature Members on an annual basis. Non-CO-OP or Non-Wescom ATM operators and institutions may charge an ATM usage fee in addition to the fees charged by Wescom. Fees may apply for each transaction even if made at the same time. For example, a fee will be charged for a balance inquiry and another fee will be charged for a cash withdrawal, even if both transactions are executed at the same time.

¹⁰ A \$5.00 fee will be assessed for cashing an On-Us check drawn on a non-Signature Member account. The fee will be assessed to the non-member who cashes the check.

¹¹ A \$5.00 fee will be assessed for printing and mailing a paper statement (monthly and quarterly). Platinum Signature Members, Youth, primary account holders age 60 and older, Fiduciary Accounts, and new accounts for the first 90 days will not be assessed the fee.

¹² Additional fees, as assessed by the paying institution, may also apply.

¹³ Available at no charge through Online Banking.

¹⁴ Fee is waived if account balance is greater than \$250, or if all share account balances are greater than \$3,000.

¹⁵ Fees waived for Platinum Signature Members, Signature Members, and New Members.

¹⁶ If the minimum monthly payment is more than 15 days late, a late charge of \$15.00 or the amount of the required minimum payment will be assessed, whichever is less.

¹⁷ If the minimum monthly payment is more than 15 days late, a late charge of 5% of the payment due, but not less than \$5.00 will be assessed.

¹⁸ If the minimum monthly payment is not received within 15 days after the Payment Due Date, a late charge of \$15.00 will be assessed.

¹⁹ If the minimum monthly payment is more than 15 days late, a late charge of 6% of the payment due, but not less than \$10.00 will be assessed.

²⁰ Fee waived for Platinum Signature Members based on current relationship when fee is due. Please refer to your Home Equity Line of Credit Loan Disclosure for details.

²¹ If the minimum monthly payment is more than 15 days late, a late charge of 5% of the payment due, but not less than \$10.00, will be assessed.