



**Mailing Address:** P.O. Box 1187 | Laurel, Maryland 20725-1187  
**Street Address:** 14501 Sweitzer Lane | Laurel, Maryland 20707  
**Phone:** (240) 459-8005 | Fax: (301) 206-8481  
**Email:** creditunion@wsscfcu.org

## Schedule of Fees and Charges

Effective - July 13, 2022

### Deposit Account Fees

#### Account Withdrawal by Official Check:

Payable to Member \$5.00 per check  
Payable to Third party \$10.00 per check

No charge for account withdrawals using Online Bill Pay or PayMöli, our person-to-person transfer service.

**Return \$25.00 per item/per presentment**

We may charge this fee each time an item is presented, therefore we may charge you more than one fee for any given item/transaction when there are multiple attempts to submit a returned item/transaction for payment.

**Overdraft\* \$25.00 per item**

This fee will be charged if we pay an item or approve a transaction that results in your account balance becoming negative.

**Return Deposit Item \$25.00**  
**Stop Payment (Check/ACH) \$25.00 per item or series**  
**Automatic Overdraft Transfer \$1.00**

If we must transfer funds from another account to cover a transaction, we will assess this fee.

**Staff-assisted Transfer \$5.00**  
**Staff-assisted Account Inquiry \$5.00**

Inquiries exceeding 5 minutes will be charged at the account research fee rate. See below.

**Special Correspondence \$10.00 per document**  
**Check Copy/Statement Reprint \$5.00 per check/statement**

There is no charge to obtain statements/checks through Online or Mobile Banking. Members enrolled in eStatements that require a statement copy beyond the dates available online may receive up to three (3) copies at no charge within a 12-month period, as long as they enrolled in eStatements at least 90 days prior to the request.

**Basic Checking Account (NEW) \$7.95 per month**

This is our no-frills, no surprises checking account! For one low monthly fee, you get all the convenience of a traditional checking account with the benefits of no overdraft or return fees. No dividends are paid on this account.

**Check Order First 50 (new accounts) – Free, Subsequent – varies**  
**Money Market Account Minimum Balance \$10.00 per month**

Member must maintain a minimum average daily balance of \$1,000 during the month to avoid this fee.

**Money Market Excessive Withdrawal \$5.00 per withdrawal**

Withdrawals in excess of three (3) per month are subject to this fee. Withdrawals greater than six per month will be declined.

**Holiday Club Early Withdrawal \$10.00 per withdrawal**

### Other Service Fees

**Unclaimed Funds \$50.00**

This fee is applied to accounts that have had no member activity for a period, as defined by applicable law, and are considered abandoned.

**Bad Address Fee \$5.00 per month**

This fee is applied to accounts where mail has been returned to the Credit Union by the United States Post Office as undeliverable due to invalid address.

**Inactive/Dormant Account \$5.00 per month**

This applies to an account where there has been no member-initiated activity such as a deposit or withdrawal for twelve (12) consecutive months. The fee will not be charged on accounts of minors or those with a balance of \$1,000 or more.

**Account Reconciliation/Research \$30.00 per hour/minimum ½ hour**  
**Levy/Lien/Garnishment Attachment \$75.00 per item**

**Notary (By appointment only)  
Verification of Account**

**Free for members  
\$10**

*This fee will not be charged for verifications related to government programs such as Social Security disability or subsidized housing qualifications.*

**Outgoing Wire  
Expedited Delivery**

**\$30  
\$25**

*This fee applies to member requests to expedite delivery of a physical check or document.*

**Debit Card Fees**

**Proprietary ATM Withdrawal**

**Free**

*This applies to WSSC FCU ATMs and ATMs in the Allpoint or CUHERE Networks. Use our locator search engine to find one convenient for you!*

**Non-Proprietary ATM Withdrawal**

**\$1.50 per withdrawal**

**ATM Denial**

**\$1.50 per denial**

**ATM Balance Inquiry**

**\$1.50 per inquiry**

**International Transaction**

**1.00% of transaction amount in U.S dollars**

**Replacement Card**

**\$10.00 per card**

**Rush Order**

**\$50.00**

**Payment Fees**

**Bill Pay**

**Free**

**Bill Pay Rush Payment**

**Varies**

*Guaranteed delivery. See our Bill Pay site for more details.*

**Bill Pay Person-to-Person Payment**

**Free**

**ProPay**

**Free**

*Use this service to pay your WSSC FCU loan from another financial institution.*

**PayMōli**

**Free**

*Use this app to transfer money to friends and family!*

**Loan Servicing Fees**

**Holiday365 Loan Application**

**\$15.00**

**Returned Loan Payment**

**\$25.00 per item**

**Late Payment**

**\$10 (payments more than 15 days late)**

**HELOC Late Payment**

**\$25 (payments more than 15 days late)**

**Skip-A-Payment**

**\$25.00 per request/per loan**

**Automobile Lien Placement**

**Actual fee incurred**

**Duplicate Lien Release**

**\$25.00 per request**

**CARFAX™ Report**

**\$21.95 or free when related to a loan application**

**Lien Subordination (Home Equity Loans)**

**\$150 or \$250, when we provide agreement**

**Certificate of Satisfaction (Home Equity Loans)**

**Actual fee incurred**

**Credit Card Servicing Fees\*\***

**Statement Reprint**

**\$5.00 per statement**

**Other Card Fees\*\***

**Purchase**

**Gift - \$2.95, Reloadable - \$4.95, Travel - \$5.95**

**Additional Card Purchase**

**Reloadable - \$4.00, Travel - \$4.95**

**Branch Load**

**Free**

*\* Accounts will be assessed an **Overdraft Fee** for handling each overdraft item created. An item is considered as any of the transactions to include, but not limited to, the following: check, ACH, ATM, debit card, in-person withdrawal, and any other electronic debits. An overdrawn balance must be re-paid within 32 days. We may not pay items under your Overdraft Privilege if you do not maintain your account in good standing by bringing your account to a positive balance with-in every thirty-two (32) day period for a minimum of 24 hours, if you default on any loan or other obligation to us or if your account is subject to any legal or administrative order or levy. A **Return Fee** is assessed each time an item (as described above) is presented against insufficient funds and returned not paid. The payee (or the payee's institution) representation against insufficient funds will result in a separate charge. \*\*See the Cardholder Agreements related to each card for a list of all fees.*