



Mailing Address: P.O. Box 1187 | Laurel, Maryland 20725-1187
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Phone: (240) 459-8005 | Fax: (301) 206-8481
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Business Account Schedule of Fees and Charges

Effective - July 13, 2022

Deposit Account Fees

Account Withdrawal by Official Check:

Payable to Business \$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.

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.

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) Free for members

Verification of Account \$10

Outgoing Wire \$30

Expedited Delivery**\$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****Other Card Fees******Gift Card Purchase****\$2.95*******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****Bill Pay Account-to-Account Payment****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.

*** Fees are waived for bulk orders placed by non-profit/charitable organizations that have a Business Checking account and use the funds from that account to make the purchase. Limited to a maximum of 50 cards in 90-day period.