



## WECU Rates: Checking and Savings Accounts

<b>CHECKING AND SAVINGS</b>	<i>Standard Dividend Rate</i>	<i>Standard APY<sup>1</sup></i>
<b>Savings</b>	0.15%	0.15%
<b>Education Savings</b>	0.15%	0.15%
<b>Health Savings</b>	0.15%	0.15%
<b>IRA Savings</b>	0.15%	0.15%
<b>Regular Checking</b>	0.00%	0.00%
<b>Check Plus</b> <i>\$5 monthly fee if minimum balance drops below \$1,000</i>	0.10%	0.10%
<b>SafeCard Checking</b> <i>\$4 monthly fee</i>	0.00%	0.00%

<b>MONEY MARKET</b>	<i>Account Balance</i>	<i>Standard Dividend Rate</i>	<i>Standard APY<sup>1</sup></i>
<b>Tier 1</b>	\$0-\$99,999	0.15%	0.15%
<b>Tier 2</b>	\$100,000+	0.25%	0.25%

## WECU Fees and Service Charges

### FEES AND SERVICE CHARGES

<b>Visa Debit/Credit Card Instant Issue Fee</b>	\$5.00
<b>Visa Debit/Credit Expedited Order &amp; Special Handling</b>	\$15.00
<b>Checking/Savings Account Closure Fee</b> <i>(due to abuse)</i>	\$25.00
<b>NSF Returned Check Fee</b> <i>(per presentment)</i>	\$16.00
<b>ACH Return Item Fee</b> <i>(per presentment)</i>	\$16.00
<b>Overdraft &amp; Privilege Pay</b>	\$16.00
<b>Automatic Overdraft Transfer</b>	\$2.00 per transfer
<b>Stop Payment</b>	\$10.00
<ul style="list-style-type: none"> <li>Personal, Cashier's or Bill Pay checks, P2P transfers, and ACH</li> </ul>	
<b>Bill Pay ACH Stop Payment</b>	No charge
<b>Inactive Savings Account Fee<sup>2</sup></b>	\$2.00 per month

### CONVENIENCE SERVICES

<b>Cashier's Check</b> <i>(one free per month)</i>	\$2.00
<b>Locking Deposit Bag</b> <i>(replacement of lost bag &amp; key)</i>	\$30.00
<b>Money Order</b>	\$1.00
<b>Pay-by-Phone</b>	\$13.00 per payment
<b>Pay-by-Web</b>	\$10.00 per payment
<b>VISA Gift Card</b>	\$2.00 per card
<b>VISA Gift Card Custom Order/Bulk Shipping</b> <i>(Orders less than 25 cards; in addition to per-card fee of \$2.00)</i>	\$10.00 per order
<b>WECU ATM Withdrawals</b> <i>(Non-WECU ATMs: first 5 free per calendar month. Each additional \$0.50)</i>	No charge

### RESEARCH

<b>ACH Check Copy</b>	\$15.00
<b>VISA Draft Copy</b>	\$12.00
<b>Account Research</b> <i>(one hour minimum)</i>	\$15.00 per hour
<b>Cleared Check Copies</b>	<b>0-49:</b> no charge <b>50+:</b> \$0.30 per check
<b>Deposited Check Copies</b>	<b>0-19:</b> no charge <b>20+:</b> \$0.75 per check
<b>Statement Copy</b>	\$1.00 per copy
<b>Bill Pay Check Copy</b>	\$7.50

### TRANSFERS

<b>Wire Transfers</b>	
<ul style="list-style-type: none"> <li>Incoming Wires</li> </ul>	No charge
<ul style="list-style-type: none"> <li>Domestic Outgoing Wires</li> </ul>	\$10.00
<ul style="list-style-type: none"> <li>International Outgoing Wires</li> </ul>	\$30.00
<b>ACH Return Item Fee</b>	\$16.00
<b>Expedited Bill Payment</b>	
<ul style="list-style-type: none"> <li>Same Day Electronic</li> </ul>	\$9.95
<ul style="list-style-type: none"> <li>Overnight Check</li> </ul>	\$14.95

### FOREIGN CURRENCY

<b>Foreign Check Issue</b>	\$5.00
<b>Foreign Check Stop Payment</b>	\$25.00
<b>Foreign Check Exchange</b> <i>(check in U.S. currency)</i>	\$25.00
<b>Foreign Check Exchange, Bonds &amp; Bond Coupon Redemption Registered Mail</b>	\$5.00
<b>Foreign Check Return<sup>3</sup></b>	\$15.00 - \$200.00
<b>Foreign Currency Exchange</b> <i>(For transactions of foreign currency to U.S. dollars; varies based on the daily currency exchange rate)</i>	No charge
<b>Foreign Currency Purchase</b> <i>(No fee if purchasing less than \$2,500 CAD)</i>	\$12.00
<b>Visa Foreign Transaction Fee</b> <i>(No fee for Choice Visa Credit Card)</i>	1.00% of transaction

Except as specifically described, the following disclosures apply to all of the accounts:

**1. Rate Information.** The Dividend Rate and Annual Percentage Yield on your accounts are variable and may change daily at the discretion and determination of the Credit Union. Today's rates are set forth above.

**2. Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. The Dividend Rate and Annual Percentage Yield set forth above are accurate as of the date which the Credit Union anticipates paying for the applicable dividend period.

**3. Compounding and Crediting.** Except for Money Market Checking and Check Plus accounts, dividends will be compounded and credited for all Savings and Checking accounts quarterly. For Money Market Checking and Check Plus accounts, dividends will be compounded and credited monthly. The Dividend Period for all dividend bearing accounts begins on the first calendar day of the dividend period and ends on the last calendar day of the (monthly or quarterly) dividend period.

**4. Accrual of Dividends.** Dividends will begin to accrue on cash and noncash deposits (e.g. checks) on the business day you make the deposit to your account.

**5. Balance Information.** The minimum balance required to open each account is set forth above. For Money Market Checking and Check Plus, the minimum balance required to obtain the stated Annual Percentage Yield is set forth above. If the minimum balance is not met, you will not

earn the stated Annual Percentage Yield. For Check Plus and Money Market Checking accounts, the minimum balance requirement and dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day. For all Savings accounts, dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period.

**6. Account Limitations.** The account limitations for each account are set forth above. For Money Market Checking accounts, transaction limitations will apply. For Money Market Checking accounts, the minimum withdrawal amount is \$100 per transaction.

The rates appearing in the attached Schedule are accurate and effective for Savings and Checking Accounts as of the effective date. Fees could reduce earnings.

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1. APY = Annual Percentage Yield.

2. Fees may be assessed if the tax reporting owner is inactive for 12 months or more.

3. Depending on pass through fees from foreign financial institutions.