



Schedule of Fees and Charges

Effective 06/01/2016. Fees Subject To Change

The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Effective Date. If you have any questions or require current rate and fee information on your accounts, please call Western Rockies Federal Credit Union.

FREE Services

Personal Savings & Checking Accounts

Notary Service

ASSIST 24/7 Bank by Phone



5,000+ CU CO-OP Shared Branches

NetTeller (Internet)

Coin Counter

ATM and Visa Check Card(Debit)



105,000 No-Surcharge ATMs

FEES

Account Closure fee:.....\$10.00 (if closed within 90 days of opening account)	Legal Process fee (Garnish or Levy).....\$40.00
*Account history fee:.....\$3.00	Membership Account Transfer fee:.....\$10.00 per transfer (except for death & identity fraud)
Account Reconciliation fee:.....\$20.00 per hour (min \$20.00)	Member Loan Transfer fee:.....\$30.00
Account Re-Open fee:.....\$10.00 per request (Savings and Checking)	Money Order fee:.....\$2.00 each
Account Research fee:.....\$20.00 per hour (min \$20.00)	Non-Member Replacement Checks:.....\$5.00
Address Research fee:.....\$3.00	Non-Sufficient Fund/Overdraft fee:.....\$30.00 per item
Card Replacement fee:.....\$10.00 (ATM, VISA Check{Debit} Cards)	Overdraft Transfer fee:.....\$2.00 per item
Cashier Check.....\$3.00	Reg D Excessive Transfer fee.....\$10.00 per transfer (Savings and Money Market)
Check Look-up fee:.....\$3.00	Return Check fee:.....\$30.00 per item
Check Printing fee:.....prices vary	Return item (3 rd party) fee:.....\$7.00 per item
Collection Item fee:.....\$50.00 per item	Return Statement fee:.....\$5.00 per month (Second return due to incorrect address)
Courtesy Pay fee:.....\$30.00 per item	Shared Branch Check.....\$5.00
Dormant Accounts:.....\$15.00 per quarter (after 1 year)	Signature Guarantee fee.....\$5.00 per item
Escheatable Accounts.....2% of balance (\$25.00maximum)	Statement Copy fee:.....\$3.00
*Interim Statement Copy fee:.....\$3.00	Stop Payment fees:
IPay.....\$5.95 per month	Share Draft.....\$30.00 per item
IRA Account Set-up fee:.....\$5.00	For Electronic Payments.....\$30.00 per item
	Temporary Checks (4 on a sheet).....\$3.00 per sheet
	Wire transfer fee:
	Domestic.....\$20.00
	Incoming Wire fee.....\$5.00

970-858-7422
577 Kokopelli Blvd.
Fruita CO 81521



970-243-2434
2302 North Avenue
Grand Junction CO 81501



970-625-0212
142 West 3rd Street
Rifle CO 81650

Toll Free: 877-243-2434

www.westernrockiesfcu.org



Loan Fees

Collateral Release Request.....\$25.00 per item	Skip Payment Request.....\$30.00 per loan
GAP Insurance.....\$299.00	Subordination fee.....\$150.00
Late Loan fee (15 days grace).....\$28.00	UCC Filing fee.....at cost
Lender Single Interest Property Insurance fee:.....\$35.00	Vehicle Filing fee.....at cost
Overnight fee:.....\$25.00	Additional Vehicle Filing.....at cost
Overdraft Line of Credit	VISA Credit Card.....no annual fee
Late Payment fee (15 days grace).....\$20.00	VISA Credit Card Late Payment fee
Real Estate Loan fees:	(10 days grace).....lesser of min payment of \$20.00
Home Equity Line of Credit (doc prep),,,,,,\$150.00	VISA Foreign Transaction.....1% fee
Closed-End Loan Processing.....\$500.00 each loan	VISA Gift Card.....\$3.00
Appraisal.....at cost	VISA Reloadable Card.....\$4.00
Late fee.....greater of \$30.00	
(or 5% of monthly payment)	
Origination fee.....\$0.50% of loan amount	
(Closed-End Loan)	
Title insurance.....at cost	
Recording.....at cost	
Release Deed of Trust.....at cost	

Safe Deposit Box Fees

Annual Rental	
3x5.....	\$15.00 per year
3x10.....	\$30.00 per year
5x10.....	\$45.00 per year
Change of Lock fee.....	at cost
Drilling of Box fee.....	at cost
Key Replacement (Single Key).....	\$10.00
Safe Deposit Box Late fee (after 30 days).....	\$5.00 per month

IMPORTANT NOTICE

The contents of your safe deposit box are not insured against loss by this financial institution. For your protection you may wish to obtain your own box content insurance from an insurance company of your choice.

*Available FREE on NetTeller

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