



# Schedule Of Fees and Charges

Effective 1/1/2020. 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.

Description	Amount
Account Closure Fee	\$10.00 (if closed within 90 days of opening account)
Account History Fee	\$3.00
Account Reconciliation Fee	\$20.00 per hour (Minimum of \$20)
Account Re-open Fee	\$10.00 per request (Savings and Checking)
Address Research Fee	\$3.00
Business Account Fee	\$5.00 per month (charged to Primary Share Account)
Card Replacement Fee	\$10.00 (ATM, Visa Check {Debit} Cards)
Cashier Check	\$3.00
*Check Look-up Fee	\$3.00
*Check Printing Fee	Prices vary
Collection Item Fee	\$50.00 per item
Courtesy Pay Fee	\$30.00 per item
Dormant Accounts	\$15.00 per quarter (after one year)
Escheatable Accounts	2% of balance (\$25.00 maximum)
IPay	\$5.95 per month (FREE with Kasasa)
IRA Account Set-up Fee	\$5.00
Legal Process Fee	\$40.00 (garnish or levy)
Membership Account Transfer Fee	\$10.00 per transfer (except for death & identity fraud)
Money Order Fee	\$2.00 each
Non-Member Replacement	\$5.00
Non-Sufficient Fund/Overdraft Fee	\$30.00 per item
Overdraft Transfer Fee	\$2.00 per item
Reg D Excessive Transfer Fee	\$10.00 per transfer (savings and money market)
Return Check Fee	\$30.00 per item
Return Item (3rd Party) Fee	\$7.00 per item
Return Statement Fee	\$5.00 per month (second return due to incorrect address)
Shared Branch Check	\$5.00
*Statement Copy Fee	\$3.00 (FREE with Electronic Statements)
Stop Payment Fees:	\$30.00 per item
Temporary Checks	\$3.00 per sheet (4 on a sheet)
Wire Transfer Fee:	
Outgoing Wire Fee	\$20.00
Incoming Wire Fee	\$5.00



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Description	Amount
Collateral Release Request	\$10.00 (if closed within 90 days of opening account)
GAP Insurance	\$449.00
Consumer Loan Fee	\$15 - \$28
Overnight Fee	\$25.00
Overdraft Line Of Credit Late Payment Fee	\$20.00
<b>Real Estate Loan Fees</b>	
Home Equity Line Of Credit	\$150.00 (document prep)
Closed-End Loan Processing	\$500.00 (each loan)
Appraisal	At cost
Late Fee	Greater of \$30.00 (or 5% of monthly payment)
Origination Fee	\$0.50% of loan amount
Title Insurance	at cost
Recording	at cost
Release Deed of Trust	\$28.00
Skip Payment Request	\$30.00 per loan
Subordination Fee	\$150.00
UCC Filing Fee	At cost
Vehicle Filing Fee	At cost
Additional Vehicle Filing Fee	At cost
<b>Safe Deposit Box Fees</b>	
Annual Rental 3x5	\$15.00 per year
Annual Rental 3x10	\$30.00 per year
Annual Rental 5x10	\$45.00 per year
Change of Lock Fee	At cost
Drilling of Box Fee	At cost
Key Replacement	\$10.00 (single key)
Safe Deposit Box Late Fee	\$5.00 per month (after 30 days)

### 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