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# Schedule of Fees and Charges

*Effective January 1, 2020*



# Schedule of Fees and Charges EFFECTIVE January 1, 2020

Below is information regarding the schedule of Wescom Credit Union fees and charges.

Please review and retain for your records. If you have any questions you may contact a Wescom Representative at 1-888-4WESCOM (1-888-493-7266).

## General Fees

Account Research/Reconciliation, per hour	\$30.00
BillPayer Check Copy Request, per check	\$5.00
Card Replacement (Debit Card and ATM Card)	\$5.00 <sup>1</sup>
Cashier's Check, per check	\$5.00 <sup>2</sup>
Coin Counting Machine Fee	5% of the amount of coins redeemed <sup>3</sup>
Copy of Deposited Item	\$5.00
Courtesy Pay, per item (max. 4 per day)	\$30.00 <sup>4</sup>
Declaration of Loss & Claim for Reimbursement Cashier's Check (lost, stolen or destroyed ONLY), per check or range stop	\$25.00
Deposit Error at CO-OP <sup>®</sup> ATM	\$10.00
Deposit Empty Envelope at ATM	\$25.00
Direct Transfer, per payment	\$12.00
Duplicate SnapDeposit	\$10.00
Inactive Account Notice (Escheat), per notice	\$2.00 <sup>5</sup>
IMAGINE THAT! Picture Card, per card	\$9.95 <sup>6</sup>
IRA Transfer to Another Financial Institution	\$25.00
Loose Coin	Free for the first \$5.00 <sup>7</sup>
Non-Wescom or Non-CO-OP <sup>®</sup> ATM Withdrawal, per withdrawal	\$2.00 <sup>8</sup>
Non-Wescom or Non-CO-OP Transfer, Balance Inquiry	\$0.50 <sup>8</sup>
Notary, per signature	\$15.00 <sup>9</sup>
On-Us Check Cashing	\$5.00 <sup>10</sup>
Overdraft Transfer Fee from all other Share Accounts	\$5.00 <sup>11</sup>
Overdraft Transfer Fee from Line of Credit	\$5.00 <sup>11</sup>
Paper Statements	\$2.00 <sup>12</sup>
Photocopy of Paid Cashiers Check, in excess of two per calendar month, per photocopy	\$3.00
Processing Any Item Drawn Against Nonsufficient or Uncollected Funds, per item (max. 4 per day)	\$30.00 <sup>4</sup>
Processing a Foreign Collection Item, per item	\$30.00 <sup>13</sup>
Processing an Incoming Collection Item, per item	\$10.00
Processing an Outgoing Collection Item, per item	\$10.00 <sup>13</sup>
Processing Legal Documents (e.g., tax levies, judgments, subpoenas), per item	\$50.00
Returned Item (Checks with the same ownership)	\$20.00
Returned Item at CO-OP ATM, per item	\$20.00
Returned Item (deposited or cashed), per item	\$10.00
Returned Item (invalid BillPayer account, refused by payee, account closed), per item	\$10.00
Returned Item (loan payment), per item	\$10.00
Returned Item (mail or email)	\$5.00
Rolled Coin Fees:	
Personal Accounts	No Charge
DBA Accounts	\$0.10 per roll
Skip-a-Payment Fee	\$25.00 <sup>1</sup>
Statement Copy, per copy	\$5.00 <sup>14</sup>
Stop Payment on ACH Debit, per debit	\$25.00 <sup>1</sup>
Stop Payment on BillPayer, per draft/check or range stop	\$25.00
Stop Payment on Loan Draft, per draft/check or range stop	\$25.00
Verification of Deposit	\$10.00
Visa <sup>®</sup> Gift Cards (at branches), per card	\$3.95 <sup>1</sup>
Wire Transfer Domestic (outgoing), per wire	\$25.00 <sup>15</sup>
Wire Transfer Domestic or International (incoming), per wire	\$10.00 <sup>15</sup>

## Regular Shares (Regular Savings & Special Purpose)

Reopening Closed Account	\$15.00
Below Minimum Balance (end-of-month aggregate balance less than \$250)	\$5.00 <sup>16</sup>
Charge per Withdrawal in Excess of Four, per calendar quarter	\$3.00 <sup>17</sup>

## Checking Accounts

### Monthly Service Charges:

Wescom Checking, per month	\$8.00 <sup>18</sup>
Check Reorder (Wescom Design)	\$12.00 <sup>19</sup>
Copy of Debit Card Sales Draft Not in Dispute, per sales draft	\$5.00
Photocopy of Paid Check(s), per photocopy	\$3.00 <sup>14</sup>
Stop Payment, per check or range stop	\$25.00 <sup>1</sup>
Temporary Checks (per sheet)	\$3.00 <sup>20</sup>

## Money Market Accounts

Check Processing Fee, checks in excess of six per calendar month, per check	\$20.00 <sup>21</sup>
Charge per Withdrawal in Excess of Four, per calendar quarter	\$3.00 <sup>17</sup>
Photocopy of Paid Checks, per photocopy	\$3.00 <sup>14</sup>
Stop Payment, per check or range stop	\$25.00 <sup>1</sup>
Temporary Checks (per sheet)	\$3.00 <sup>20</sup>

## Credit Card Accounts

Card Replacement (Credit Card)	\$5.00 <sup>1</sup>
Cash Advance Fee	2%, \$2min \$50 max
Copy of Credit Card Sales Draft Not in Dispute, per sales draft	\$5.00
Credit Card Annual Fee	No Charge
Credit Card Statement Copy, per copy	\$5.00 <sup>14</sup>
Late Payment Fee	\$15.00 <sup>23</sup>

## Consumer Loans

Closed-end Consumer Loans Late Fee	5% of payment due <sup>22</sup>
Personal Lines of Credit Late Fee	\$15.00 <sup>23</sup>

## Real Estate Loans First Mortgages and Home Equity Loans

Home Equity Lines of Credit Late Fee	6% of payment (Principal and Interest) <sup>24</sup>
Real Estate Loans Late Fee	5% of payment (Principal and Interest) <sup>25</sup>
Home Equity Line of Credit Annual Fee	\$75 <sup>26</sup>

- <sup>1</sup> Two fees waived for Platinum Signature Members and one fee waived for Signature Members on an annual basis. Some restrictions may apply.
- <sup>2</sup> Fees waived for Platinum Signature Members. Two fees are waived for Signature Members on a monthly basis.
- <sup>3</sup> Waived for Youth Accounts, new accounts for the first 90 days, Platinum Signature Members, and 12 fee waivers for Signature Members on an annual basis.
- <sup>4</sup> A total of two courtesy and/or NSF fees waived for Platinum Signature Members, qualified UCLA students and UCLA Club/Organization Accounts on an annual basis. One fee waived for Signature Members on an annual basis. Some restrictions may apply. A fee will be charged each time a transaction is presented for payment to your account, even if the same transaction is presented for payment multiple times.
- <sup>5</sup> The escheat fee will be assessed at the time of delivery, whether provided electronically or by mail.
- <sup>6</sup> Two fees waived for Platinum Signature Members and one fee waived for Signature Members and qualified UCLA students and UCLA Club/Organization Accounts on an annual basis. Some restrictions may apply.
- <sup>7</sup> Anything above \$5.00 will be assessed a 5% fee.
- <sup>8</sup> Unlimited fees waived for Platinum Signature Members. Five fees are waived for Signature Members on an annual basis. Non-CO-OP or Non-Wescom ATM operators and institutions may charge an ATM usage fee in addition to the fees charged by Wescom. Fees may apply for each transaction even if made at the same time. For example, a fee will be charged for a balance inquiry and another fee will be charged for a cash withdrawal, even if both transactions are executed at the same time.
- <sup>9</sup> Fees waived for Platinum Signature Members. Two fees are waived for Signature Members on an annual basis.
- <sup>10</sup> A \$5.00 fee will be assessed for cashing an On-Us check drawn on a non-Signature Member account. The fee will be assessed to the non-member who cashes the check.
- <sup>11</sup> Unlimited fees waived for Platinum Signature Members, and 12 fees are waived for Signature Members on an annual basis.
- <sup>12</sup> A \$2.00 fee will be assessed for printing and mailing a paper statement (monthly and quarterly). Platinum Signature Members, Youth, primary account holders age 60 and older, Fiduciary Accounts, and new accounts for the first 90 days will not be assessed the fee.
- <sup>13</sup> Additional fees, as assessed by the paying institution, may also apply.
- <sup>14</sup> Available at no charge through eBranch.
- <sup>15</sup> Fees waived for Platinum Signature Members and one fee is waived for Signature Members on an annual basis.
- <sup>16</sup> Waived for members who maintain an end-of-month aggregate minimum balance of \$250, Youth Accounts, and new accounts for the first 90 days. This fee is also waived if:
  - You achieve Platinum or Signature Membership on your account.
  - You are 18 through 25 years of age with eStatements and are an active eBranch/mobile user (logged on to eBranch/mobile within the calendar month).
  - You have a current loan/line of credit/credit card account with a balance or have had activity within the last ninety (90) days.
  - You have an active Wescom Financial Services account.
  - You are a minor (under 19 years of age).
  - You currently have an active loan application in process (approved loans are valid for thirty (30) days from application date).
  - You are a qualified UCLA student or UCLA Club/Organization Account.
- <sup>17</sup> Fee is waived if account balance is greater than \$250, or if all share account balances are greater than \$3,000.
- <sup>18</sup> This fee is waived for: Platinum Signature Members and Signature Members; New Checking Accounts for the first 90 days; members age 18 through 25 who are active eBranch/mobile users (logged on to eBranch/mobile within the calendar month), and who have opted out of paper statements; Youth Accounts (members through age 17) select GenEdge accounts open before 12/31/2015; primary account holders age 60 and older; qualified UCLA students; fiduciary accounts, and Club and Organization Accounts.
- <sup>19</sup> Fee is waived for one box for Platinum Signature Members, Signature Members and members age 60 or older on an annual basis.
- <sup>20</sup> Fees waived for Platinum Signature Members, Signature Members, and New Members.
- <sup>21</sup> Payment of these items subject to Regulation D and item(s) may not be paid.
- <sup>22</sup> If the minimum monthly payment is more than 15 days late, a late charge of 5% of the payment due, but not less than \$5.00 will be assessed.
- <sup>23</sup> If the minimum monthly payment is not received within 15 days after the **Payment Due Date**, a late charge of \$15.00 will be assessed.
- <sup>24</sup> If the minimum monthly payment is more than 15 days late, a late charge of 6% of the payment due, but not less than \$10.00 will be assessed.
- <sup>25</sup> If the minimum monthly payment is more than 15 days late, a late charge of 5% of the payment due, but not less than \$10.00, will be assessed.
- <sup>26</sup> Fee waived for Platinum Signature Members based on current relationship when fee is due. Please refer to your Home Equity Line of Credit Loan Disclosure for details.