



# WOBURN MUNICIPAL

FEDERAL CREDIT UNION

8 Cedar Street Woburn, Massachusetts 01801

www.wmfcu.org

781-933-2600

This schedule of charges for all accounts sets forth certain fees and charges applicable to your credit union accounts effective 10/1/15. This schedule is incorporated as part of your membership agreement with the credit union. These fees are subject to change without notice.

## SCHEDULE OF FEES –10-1-15

<b>Abandon Property</b> (per account)..... \$50.00	<b>Holiday Club Early Closure</b> ..... \$5.00
Applies if no activity for 36 mos, money is sent to theState	<b>Late Fees</b> (after 10 days)
<b>Attachment or Levy</b> ..... \$30.00	Loans .....\$25.00
<b>ATM Transactions</b>	Visa's ..... \$25.00
Withdrawal..... \$1.50	<b>Letters of Subordination</b> ..... \$50.00
(Per Transaction after five (5) per month at foreign terminal*)	<b>Loan Discharge (Reissue)</b> ..... \$50.00
Inquiry ..... \$1.00	<b>Monthly Maintenance Fee</b> ..... \$2.00
<b>Card Replacement</b>	Waived with e-statements or under 18 over 65
Debit Card ..... \$15.00	<b>Non-Sufficient Funds</b> (Checks, ACH, Debit) .... \$30.00
Credit Card ..... \$15.00	<b>Overdraft Transfer</b>
Overnight Rush (Both)..... \$50.00	From Savings (only 6 times per month)..... \$10.00
<b>Certificate Penalty for Early Withdrawal</b>	From OD Loan..... \$10.00
Term Less than 12 months ..... 90 days interest	<b>Par Value of Share</b> ..... \$25.00
Term greater than 12 months ..... 180 days interest	<b>Research/Reconciliation per hour</b> ..... \$25.00
<b>Check Orders</b> (Personal) ..... Varies	One Hour Minimum – By appointment
<b>Check Withdrawal</b> ..... \$3.00	<b>Returned Item</b> ..... \$30.00
(check payable to third party)	<b>Returned mail</b> (no forwarding address)..... \$3.00
<b>Copies</b>	<b>Stop Payment</b> (per item) ..... \$20.00
Check Copies ..... \$5.00	<b>Wire Transfers</b>
Statement Copies ..... \$5.00	Domestic Incoming ..... \$15.00
<b>Dormant Account</b> ..... \$5.00	Domestic Outgoing ..... \$20.00
No Activity on account for 12 previous months	International Incoming ..... \$40.00
	International Outgoing ..... \$40.00

\*Some Foreign ATM Networks charge a surcharge for access to their machines. The amount of any such charges will be deducted automatically from your selected Account(s)