

# Fee Schedule



SERVICE DESCRIPTION	PER UNIT FEE
<b>ATM/Debit Card</b>	
ATM/Debit Card Transaction Fees	
If you are a Warsaw Federal Visa® Card holder there are no transaction fees for using a Warsaw Federal or MoneyPass network Automated Teller Machine (ATM). The following charges apply to transactions at non-Warsaw Federal ATM or MoneyPass network locations:	
Cirrus or Visa® Network ATM (including inquiries)	\$1.50
Other Foreign ATM (including inquiries)	\$1.00
Foreign Transaction Fees: A fee of up to 1% will be imposed on all foreign transactions involving Visa® branded cards, including credit and debit cards. This includes purchases, cash withdrawals, cash advances and credits to your account. A foreign transaction is any transaction that you complete or a merchant completes on your card outside of the U.S., Puerto Rico or the U.S. Virgin Islands.	
ATM Surcharge ( <i>non-customer</i> )	\$3.00
Card Replacement ( <i>ATM or Visa</i> )	\$5.00
<b>Checking Account</b>	
Account Reconciliation	\$15.00 / ½ hour
Check Cashing ( <i>non-customer</i> )	\$5.00
Check Copy	\$3.00
Check Reject Fee ( <i>alien media</i> )	\$1.00/item
Counter Checks	\$0.50
Non-sufficient funds (NSF) or Overdraft (OD) per item*	\$30.00
Sustained Overdraft (after 7 business days)	\$5.00/day
Stop Payment	\$30.00
<b>Savings Account</b>	
Dormancy Fee ( <i>For statement accounts, after 24 months inactivity</i> )	\$5.00/month
Excessive Transaction Fee (per item) ( <i>Assessed when more than 6 pre-authorized, telephone, ACH, check, POS or internet transfers occur from a savings or money market per month.</i> )	\$3.00/each
<b>Wire Transfer</b>	
Wire Transfer Incoming ( <i>domestic or foreign</i> )	\$10.00
Wire Transfer Outgoing Domestic ( <i>within USA</i> )	\$20.00
Wire Transfer Outgoing Foreign ( <i>outside USA</i> )	\$40.00

SERVICE DESCRIPTION	PER UNIT FEE
<b>Miscellaneous</b>	
Account History	\$3.00/month
Check Collection	\$15.00 ( <i>plus any fees incurred by Warsaw Federal</i> )
Child Support ( <i>manual payment</i> )	\$5.00
Deposit Verification	\$10.00
Duplicate Statement Fee ( <i>1098, 1099, or 5498</i> )	\$5.00
Early Closeout ( <i>statement savings or checking within 6 months</i> )	\$50.00
Escheat Fee ( <i>checking or savings after 60 months inactivity</i> )	\$50.00
Fax Services	\$1.00/page
Legal Process ( <i>e.g. IRS, levy, garnishment</i> )	\$30.00
Notary Fee	\$1.50
Official Check	\$3.00
Official Check Stop Payment	\$30.00
Photocopy	\$0.25/page
Real Estate Tax Payment	\$1.00
Redeposit of a Deposit Item	\$5.00
Research	\$15.00/ ½ hr
Return Deposit Item	\$10.00
Statement Copy	\$5.00
Undeliverable Mail ( <i>after two items returned</i> )	\$5.00/statement