

# Fee Schedule



SERVICE DESCRIPTION	PER UNIT FEE
<b>ATM/Debit Card</b>	
ATM/Debit Card Transaction Fees	
If you are a Warsaw Federal Debit Card holder there are no transactions fees for using a Warsaw or MoneyPass network Automated Teller Machine (ATM). The following charges apply to transactions at non-Warsaw ATM or MoneyPass network locations:	
Cirrus Network ATM (including inquiries)	\$1.50
Other Foreign ATM (including inquiries)	\$1.00
Mastercard charges us a Currency Conversion Fee of 0.200% of the transaction amount for performing currency conversions and a Cross-Border Fee of 0.900% of the transaction on all cross-border transactions (even those with no currency conversion). Therefore, you will be charged 1.100% of the dollar amount on all cross-border transactions when the country of the merchant or machine is different than your country as cardholder.	
ATM Surcharge ( <i>non-customer</i> )	\$3.00
Debit Card Replacement	\$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

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
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