

West Metro Schools Credit Union Fee Schedule
Effective December 1, 2014

ACH Transaction - one time	\$5
ATM/Debit Card Overdrawn Fee	\$20 (per item, \$100 maximum per day)
ATM/Debit card used Internationally	1% of total
Card Replacement Fee	\$10 (if less than six months from last issue)
Copy of Draft Fee	\$3 (per copy)
Credit Union to Credit Union transfer Fee	\$5 (must be member of Members United)
Garnishment Fee	\$25 (per order)
History of Account Fee	\$3 (per copy)
Inactive Account Fee	\$5
Levy Fee	\$25 (per order)
Notary Fee	Free for members
Overdraft Transfer from Shares Fee	\$3 (if more than six per month)
Reconciliation Fee	\$20 (per hour, one hour minimum)
Record Search Fee	\$20 (per hour, one hour minimum)
Returned ACH Fee	\$20 (per ACH transaction)
Returned Check Cash/Deposit Fee	\$20 (per deposited check)
Returned Check (Draft) Fee	\$20 (per returned check, \$100 per day maximum)
Statement Copy Fee	\$ 3 (per copy)
Stop Payment Fee	\$20 (per request)
Subordination Agreement	\$29
Uncashed check Fee	\$5 (when issued to close an account and not cashed within six months)
Wire Transfer Fee	\$15 (outgoing wire) \$40 (outgoing international wire)