



West Virginia National Guard Federal Credit Union Revised Fee Schedule As of February 15, 2019

Fee Description	Amount of Fee	Details
Account Reconciliation	\$25.00	Per Hour – 1 hour minimum
Account Activity Printout	\$3.00	
Bill Pay	\$5.00	Per month – no fee if service is used
Check copy – in branch	\$3.00	Per check
Check copy – online	Free	From online banking – images are free
Check Orders	Varies	Varies by style priced from check vendor
Christmas Club early withdrawal	\$25.00	Per early withdrawal
Courtesy Pay	\$10.00	Per item
Coin Machine	6% of transaction	Free for members excluding business accounts
Copy Machine Use	\$2.00	Per copy
Debit Card – Replacement	\$10.00	Per card
Dormant Fee	\$5.00	\$5.00 per month after 18 months of inactivity
eStatements	Free	
Late Loan Payment	\$5.00	5 day grace period
Lien recording fee/DMV	\$15.00	DMV fee per title
Loan Processing	\$15.00	Per loan
Loan refinancing before maturity	\$25.00	Refinancing of loan before term is over
Loan VSI Insurance	\$15.00	VSI Insurance for collateral loans
Money Market Withdrawal	\$25.00	One free per month
Non-Sufficient Funds	\$25.00	Per item
Notary Service	Free	
Overdraft Protection service	\$10.00	Per transfer
Overnight Letter	\$25.00	Per mailing
Credit card payments	4% of the transaction	Paying loans with a debit or credit card
Reg D transfer fee	\$2.00	Per transfer after 6 for online and over phone
Research Fee	\$35.00	Per hour-one hour minimum
Returned Check/ACH NSF	\$25.00	Per item
Returned Deposit Item	\$25.00	Per item
Returned Envelope address change	\$5.00	Per envelope/please update your address with us
Statement copy	\$2.00	Per statement
Stop Payments (personal check)	\$15.00	Per item
Stop Payments (credit union check)	\$35.00	Per item
Wire Transfer (incoming)	\$15.00	Per wire
Wire Transfer (outgoing)	\$20.00	Per wire
Wire Transfer (outgoing/international)	\$40.00	Per wire