

# Schedule of Fees and Charges

Effective June 1, 2008

## General Fees

Account research/reconciliation (per hour)	\$25.00
ATM deposit error	\$10.00
Cashier's check (per item)	\$5.00
Check-by-phone loan payments	\$10.00
Check cashing for non-members \$0-\$500 (per check)	\$5.00
Check cashing for non-members \$501 and above (per check)	1%
Coin handling (first 10 rolls free)	\$.20
Collection item	\$21.00
Copy of WPCCU official check (cashier's check, loan check)	\$10.00
Copy of deposited item (after processing is completed)	\$5.00
Foreign item collection (additional fees may apply)	\$30.00
IRA transfer to another financial institution	\$27.00
Legal orders (per item)	\$15.00
Membership entrance fee	\$5.00
Money order (per item)	\$3.00
Non-member ATM/Debit Card withdrawal surcharge	\$1.50
Notary, per signature (non credit union transactions)	\$10.00
Reopening closed account	\$5.00
Returned item (checks, ACH, debit card, POS, NSF or uncollected funds)	\$23.00
Returned deposit item (deposited or cashed), per item	\$10.00
Returned deposit item (loan payment), per item	\$10.00
Special handling (late deposits/excessive transfers), per item	\$23.00
Statement copy or interim statement (per copy)	\$5.00
Stop payment on official check (lost, stolen or destroyed only), per check	\$20.00
Wire transfer domestic and international (incoming), per transfer	\$10.00
Wire transfer domestic (outgoing), per transfer	\$30.00
Wire transfer international (outgoing), per transfer	\$40.00

## ATM/Debit Card, Loans and MasterCard®

Card Replacement (MasterCard or ATM/Debit Card)	\$12.00
Card Replacement - RUSH (MasterCard or ATM/Debit Card)	\$25.00
Consumer loan late fee	\$10.00
Copy of sales slip (MasterCard or ATM/Debit Card)	\$10.00
Foreign Transaction (out-of-country purchase)	1%
MasterCard Convenience Checks returned check fee	\$15.00
MasterCard Convenience Checks photocopy fee	\$10.00
MasterCard Convenience Checks stop payment fee	\$15.00
Home Equity annual fee	\$45.00
MasterCard cash advance (other institutions may charge a fee)	FREE
MasterCard late fee	\$10.00
MasterCard over limit fee	\$10.00
Real Estate demand/forwarding fee	\$30.00
Real Estate reconveyance fee	\$45.00
Real Estate loan modification fee	\$500.00
Real Estate subordination fee	\$250.00
Reissue (PIN) (MasterCard or ATM/Debit Card)	\$10.00
Temporary ATM/Debit Card (ATM use only)	\$12.00

## Checking Accounts (monthly fees)

<b>Power Checking</b> (No minimum balance and no monthly fee)	<b>FREE</b>
No dividends paid	
<b>Advantage Checking</b> (Free with direct deposit or \$2,500 in combined deposits)	<b>\$7.00</b>
Dividends paid quarterly on average daily checking account balance	
<b>APEX Checking</b>	<b>\$7.00</b>
Dividends paid quarterly on average daily checking account balance	

### Other Fees:

Overdraft Protection (automatic transfer of funds from Savings, limit 6 per month)	\$6.00
Check reorder (WPCCU design)	Varies
Courtesy Pay, per item (max of 10 per day)	\$23.00
Check encoding errors (from non standard providers), per check	\$5.00
Holiday Savings Club early withdrawal fee	\$10.00
Photocopy of cleared checks (in excess of 2 per month), per copy	\$2.00
Returned items (drawn against insufficient or uncollected funds), per item	\$23.00
Special Purpose Savings Account early withdrawal fee, per withdrawal (in excess of 1 per quarter)	\$10.00
Stop payment (per check or block of checks)	\$20.00
Stop payment (Bank by Phone or Online Banking), per item	\$5.00
Temporary checks, per item	\$1.00
UChange Coin Machine fee (non members only)	5% of transaction

## American Express® Travelers Cheques and Gift Cards

American Express Travelers Cheques	1%
American Express Gift Cheques	\$1.25 per item plus 1%
American Express Travelers Cheques for Two	1.5%
American Express Gift Card	\$3.95

### Contact:

**Water and Power Community Credit Union**  
1053 W. Sunset Blvd., Los Angeles, CA 90012-2134

### Email:

[wpcu@wpcu.org](mailto:wpcu@wpcu.org)

### Call Toll-free:

**(800) 300-9728 (24 Hour Call Center)**

