

Fee Schedule

Effective July 15, 2020



SERVICE DESCRIPTION	PER UNIT FEE
ATM/Debit Card	
ATM/Debit Card Transaction Fees	
If you are a Warsaw Federal Visa® Card holder: Cirrus ATM or Visa® Fee is \$1.50 per transaction; including inquiries. A \$1.00 fee will be charged for transactions, including inquiries, on all other networks. There are no fees to use a Warsaw Federal ATM. There is no fee to use a MoneyPass® ATM. 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
Checking Account	
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 (<i>after 7 business days</i>)	\$5.00/day
Stop Payment	\$30.00
Savings Account	
Dormancy Fee (<i>for statement accounts, after 24 months inactivity</i>)	\$5.00/month
Regulation D Violation fee (<i>excessive debit transfers from Statement Savings & Money Market accounts</i>)	\$10.00
Wire Transfer	
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
Miscellaneous	
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