

Wheatland Federal Credit Union**717-898-7673****Level Up Rewards****Blue****Gold**

We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act.

This credit union is federally insured by the National Credit Union Administration.

NMLS #491613

Must have a checking account. Must make at least \$500.00 in deposits monthly.

Ages 0 - 22

Ages 70+

Plastic Cards

| | | | | |
|------------------|----|-------|----|-------|
| Card Reissue Fee | \$ | 10.00 | \$ | 10.00 |
|------------------|----|-------|----|-------|

Loans

| | | | | |
|--|----|---------------------|----|---------------------|
| Auto Title Change Request | \$ | 100.00 | \$ | 100.00 |
| Consumer Loan Cancellation | \$ | 10.00 | \$ | 10.00 |
| Flexline Renewal | \$ | 300.00 | \$ | 300.00 |
| Interest Extentions | \$ | 25.00 | \$ | 25.00 |
| Lien Release Letter | \$ | 10.00 | \$ | 10.00 |
| Lien Renewal | | Actual PennDot Cost | | Actual PennDot Cost |
| LOC & HELOC Overdraft | \$ | 20.00 | \$ | 20.00 |
| Loan Modification | \$ | 25.00 | \$ | 25.00 |
| Mortgage Application | \$ | 250.00 | \$ | 250.00 |
| Mortgage Processing | \$ | 300.00 | \$ | 300.00 |
| Mortgage Satisfaction | | Actual ROD Cost | | Actual ROD Cost |
| Paper Title Request | | Actual PennDot Cost | | Actual PennDot Cost |
| Real Estate Cancellation | \$ | 25.00 | \$ | 25.00 |
| Skip a Pay | \$ | 50.00 | \$ | 50.00 |
| Subordination | \$ | 200.00 | \$ | 200.00 |
| WFCU Loan Refinance (within 12 months) | \$ | 100.00 | \$ | 100.00 |

Share Drafts

| | | | | |
|---|----|-------|----|-------|
| Bill Payer (NON-usage after 3 months) | \$ | 5.00 | \$ | 5.00 |
| Bill Payer Stop Payments | \$ | 10.00 | \$ | 10.00 |
| Copy of Corporate Draft | \$ | 10.00 | \$ | 5.00 |
| Copy of Draft | \$ | 10.00 | | FREE |
| Courtesy Pay Usage (ACH/Check/Debit) | \$ | 40.00 | \$ | 40.00 |
| NSF Cost | \$ | 40.00 | \$ | 40.00 |
| Overdraft Cost | \$ | 5.00 | | FREE |
| Wheatland Fund balance below \$5000 (per month) | \$ | 10.00 | \$ | 10.00 |

Wire Transfer

| | | | | |
|----------|----|-------|--|------|
| Incoming | \$ | 10.00 | | FREE |
| Outgoing | \$ | 25.00 | | FREE |

Other

| | | | | |
|---|----|-------|----|-------|
| Account closed within 90 days | \$ | 25.00 | \$ | 25.00 |
| Account Reconciliation / research (per hour) | \$ | 20.00 | | FREE |
| ACH NSF | \$ | 40.00 | \$ | 40.00 |
| CU Checks / Money Orders | \$ | 5.00 | \$ | 5.00 |
| Coin Machine - Members | | 3% | | FREE |
| Deposit Item Returned | \$ | 40.00 | \$ | 40.00 |
| Early payout of club account (1 free) | \$ | 10.00 | | FREE |
| Escheat Dormancy | \$ | 75.00 | \$ | 75.00 |
| Inactive/Dormant account (monthly) | \$ | 5.00 | \$ | 5.00 |
| IRA Maintenance (yearly) | \$ | 10.00 | \$ | 10.00 |
| IRA Transer to another institution | \$ | 25.00 | \$ | 25.00 |
| Legal Processing fee | \$ | 50.00 | \$ | 50.00 |
| Mail Returned | \$ | 5.00 | \$ | 5.00 |
| Money Order/ CU Check stop payment | \$ | 20.00 | \$ | 20.00 |
| Notary Service | \$ | 5.00 | \$ | 5.00 |
| Paper Statement Cost | \$ | 3.00 | | FREE |
| Share withdrawal (after 3 per quarter) | \$ | 7.00 | | FREE |
| Stop Payment or Reversal (ACH, Check, Debit, EFT) | \$ | 20.00 | \$ | 20.00 |
| Visa Gift Cards (members) | \$ | 3.00 | \$ | 3.00 |
| Visa Gift Cards (non members) | \$ | 5.00 | \$ | 5.00 |
| Visa CU Travel Card (members only) | \$ | 3.00 | \$ | 3.00 |

Non Member

| | | | | |
|-------------------|----|-------|--|--|
| Cash Advance | \$ | 10.00 | | |
| Check cashing fee | \$ | 5.00 | | |
| Coin Machine | | 10% | | |

Club Grand - 1 free box of checks per year

Rates effective 09/01/2024 and subject to change.