Whitefish Credit Union
PO Box 37
Whitefish, MT 59937
1-877-862-3525
www.whitefishcu.com

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

FEES. Fees are subject to change. Contact us for the most current information regarding fees. The following fees and charges are applicable to your account(s), services, and/or transactions, as of August 01, 2024:

FEE SCHEDULE

Checking Account Fees

Overdraft Transfer Fee (when transferring from a linked account)	None
Nonsufficient Funds - NSF (when items are rejected)	$10.00
Overdrawn Account	None
Uncollected Funds - UCF	None
Foreign ATM Fee (Non-CO-OP ATM)	$2.50
Foreign Transaction Fee	1%
Debit Card Replacement Fee (1 Free)	$5.00
Debit Card Rush Fee	$54.00

Online Banking iPay Fees

All Transactions	Free
Stop Payment/Check Reissue	$20.00

Annual Safe Deposit Box Fees

3" x 5" Box	$20.00
3" x 10" Box	$25.00
5" x 10" Box	$30.00
10" x 10" Box	$40.00
Lost Safe Deposit Box Key	$20.00
Box Drilling (Minimum)	$175.00 (plus expenses)

Credit Card Fees

Late Fee	$25.00
Foreign Transaction Fee	1%
Credit Card Replacement Fee (1 Free)	$5.00
Credit Card Rush Fee	$54.00

Other Service Fees

Wire Transfers (Outgoing)	$20.00
Return Deposit Items	$10.00
Return Origination Fee	$20.00
Foreign Deposit Items	$5.00
Foreign Return Deposit Items	$50.00
Stop Payment	$20.00
Money Orders	$3.00
Money Order Stop Pay	$10.00
Collection Items (Incoming)	$25.00
Legal Processing	$35.00
Returned Mail Fee	$5.00
Escheatment Fee	$35.00
IRA Excessive Withdrawal*	$10.00
IRA Account Closure	$10.00
Closed Account Fee (Within 6 months)	$10.00
Check Copy	$3.00
Research Fee (One hour minimum)	$30.00
Loan Payment Deferment (Extensions of 11 days forward)	$25.00
Process Coin for Non-members	10%

IRAs

There will be a $10.00 fee per withdrawal for more than 3 withdrawals in a calendar year, other than regularly scheduled withdrawals and required minimum distributions.

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NCUA

EQUAL HOUSING LENDER