

REQUIREMENTS: A minimum balance of \$300 is required in Combined Account and Loan Balances. (A \$3 Monthly Account Maintenance Fee will be added if the balance is below \$300. If a member's loan balance is delinquent more than 30 days, they will also fall into this level and receive a \$3 Monthly Account Maintenance Fee.)

1 Star Level

Requirements: \$300-\$2,499 in Combined Account, Loan, and Certificate Balances.

Rewards:

- No Minimum Share Draft Checking
- Free PCU
- Free E-Statements
- Free Bill Payer

2 Star Level

Requirements: \$2,500-\$14,999 in Combined Account, Loan, and Certificate Balances.

Rewards:

- No Minimum Share Draft Checking
- Free PCU
- Free E-Statements
- Free Bill Payer

3 Star Level

Requirements: \$15,000-\$49,999 in Combined Account, Loan, and Certificate Balances.

Rewards:

- No Minimum Share Draft Checking Balance
- Free PCU
- Free E-Statements
- Free Bill Payer

4 Star Level

Requirements: \$50,000 or More in Combined Account, Loan, and Certificate Balances.

Rewards:

- No Minimum Share Draft Checking Balance, 1 free box of checks per year
- Consumer Loans receive a .10% APR Discount on Rates (Not valid with any Mortgages, Home Equity, Flexlines or Affordable Alternative Loans)
- Free PCU
- Free E-Statements
- Free Bill Payer



Rates effective as of 06/01/2021. Program terms and conditions subject to change without notice at the discretion of WFCU. New Accounts are considered "Basic Level" for All-Star Rewards Program for the first 2 calendar months. Members 22 and younger and 64 and older will automatically participate in the 4 Star level of the All-Star Rewards Program.

CENTERVILLE BRANCH
& DRIVE UP

611 Centerville Road, Lancaster, PA
17601

#717-898-7673

OR

#800-527-5140

ELIZABETHTOWN BRANCH

2701 Sheaffer Road, Elizabethtown, PA
17022

MONDAY	9:00AM—5:00PM
TUESDAY	9:00AM—4:00PM
WEDNESDAY	9:00AM—4:00PM
THURSDAY	9:00AM—5:00PM
FRIDAY	9:00AM—5:00PM
SATURDAY	9:00AM—12:00PM

(Centerville Only)



WHeatland

FEDERAL CREDIT UNION

Wheatland FCU

Hempfield High School

Our loan and share savings rates are designed to be competitive and resourceful. Many rates listed below are "as low as," or "up to" meaning the lowest or highest available rates. Various resources and factors support establishing our rates of interest. As with any financial institution, our rates and terms are subject to change without notice.

WFCU ALL-STAR
MEMBER 
REWARDS



All-Star Rewards Program

Enjoy the Savings & Convenience!

This is our way of rewarding you for making Wheatland FCU your primary financial institution.

Our program gives you special pricing on a variety of products and services.

Reward levels are based on your usage of services.

(Combined Account, Loan, and Share Certificate Balances)

**BE AN ALLSTAR MONEY
MANAGER TODAY!**



Wheatland

FEDERAL CREDIT UNION

WFCU All Star Rewards Program**PLASTIC CARDS**

	Fees BASIC	Fees 1 STAR	Fees 2 STAR	Fees 3 STAR	Fees 4 STAR
ATM Deposit Adjustment Fee	\$ 1.50	\$ 1.50	\$ 1.50	\$ 1.50	\$ 1.50
ATM Deposit Holds (holds may vary)	\$250/24hr	\$250/24hr	\$250/24hr	\$250/24hr	\$250/24hr
Card Re-Issue-Standard Delivery	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	\$ 5.00
Card Re-Issue-Shipped to CU for pick up	\$ 40.00	\$ 40.00	\$ 40.00	\$ 40.00	\$ 40.00
Card Re-Issue/Pin # Rush Delivery to home or CU	\$ 110.00	\$ 110.00	\$ 110.00	\$ 110.00	\$ 110.00
Fraudulent ATM Deposit Discrepancy	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00
Improper Endorsement	\$ 5.00	\$ 3.00	\$ 3.00	\$ 3.00	\$ 3.00
Lost/Forgotten PIN #	\$ 10.00	\$ 5.00	\$ 5.00	\$ 5.00	FREE

LOANS

Document Preparation (due to cancellations within 24 hours of appointment)	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00
Document Preparation for Mortgages (due to cancellations within 24 hours of appointment)	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00
Loan Modification Preparation Cost	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00
Loan Refinance Cost (1% of amount financed, maximum \$100.00)	<=<\$100.00	<=<\$100.00	<=<\$100.00	<=<\$100.00	<=<\$100.00
LOC & HELOC Overdraft	\$ 20.00	\$ 20.00	\$ 20.00	\$ 20.00	\$ 20.00
Mortgage and/or Flexlines HELOC Application Cost	\$ 200.00	\$ 200.00	\$ 200.00	\$ 200.00	\$ 200.00
Interest Extension	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00
Mortgage Satisfaction Cost	\$ 63.50	\$ 63.50	\$ 63.50	\$ 63.50	\$ 63.50
Subordination Fee	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00
Skip a Pay (2 max on vehicle loans/year)**	n/a	\$ 45.00	\$ 45.00	\$ 45.00	\$ 45.00

SHARE DRAFTS (all rates are subject to change without notice)

Account Activity Report (2 weeks free)	\$ 2.00	\$ 1.00	\$ 1.00	\$ 1.00	FREE
Bill Payer (NON-usage cost after 3 months)	\$ 3.00	\$ 3.00	\$ 3.00	\$ 3.00	\$ 3.00
Bill Payer Stop Payment>Returns	\$ 5.00	\$ 5.00	\$ 5.00	\$ 5.00	\$ 5.00
Certified Draft Reversal	\$ 5.00	\$ 5.00	\$ 5.00	\$ 5.00	\$ 5.00
Certified Member Draft	\$ 5.00	\$ 3.00	\$ 3.00	FREE	FREE
Copy of Corporate Draft	\$ 7.00	\$ 7.00	\$ 5.00	FREE	FREE
Copy of Draft	\$ 10.00	\$ 7.00	\$ 5.00	\$ 5.00	\$ 5.00
Courtesy Pay Usage Cost (ACH/Check/Debit)	\$ 40.00	\$ 40.00	\$ 40.00	\$ 40.00	\$ 40.00
Foreign Check Collection	\$ 10.00	\$ 10.00	\$ 5.00	\$ 5.00	FREE
Foreign Money Order Collection	\$ 10.00	\$ 10.00	\$ 5.00	\$ 5.00	FREE
NSF Cost	\$ 40.00	\$ 40.00	\$ 40.00	\$ 40.00	\$ 40.00
Overdraft Cost	\$ 7.00	\$ 6.00	\$ 5.00	\$ 4.00	FREE
Wheatland Fund-balance lower than \$5000.00 (per month)	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00

WIRE TRANSFERS

Domestic Wire (OUT)	\$ 15.00	\$ 13.00	\$ 13.00	FREE	FREE
Wire Transfer (IN)	\$ 10.00	\$ 5.00	\$ 5.00	FREE	FREE

OTHER

Account Closed within 90 days	\$ 15.00	\$ 15.00	\$ 15.00	\$ 15.00	\$ 15.00
Account Reconciliation/Research Fee	\$10 per 1/2 hour	\$10 per 1/2 hour	\$5 per 1/2 hour	\$5 per 1/2 hour	FREE
ACH NSF	\$ 40.00	\$ 40.00	\$ 40.00	\$ 40.00	\$ 40.00
CU Checks (3rd Party)	\$ 1.50	\$ 1.50	\$ 1.50	\$ 1.50	\$ 1.50
Check Cashing Cost	\$ 5.00	\$ 3.00	FREE	FREE	FREE
Coin Machine (Members)	\$.03/\$1.00	\$.02/\$1.00	\$.01/\$1.00	FREE	FREE
Coin Machine (NON-members)	\$.07/\$1.00	\$.07/\$1.00	\$.07/\$1.00	\$.07/\$1.00	\$.07/\$1.00
Deposited Item Return Cost	\$ 40.00	\$ 40.00	\$ 40.00	\$ 40.00	\$ 40.00
Early Payout of Club Account (1 Free)	\$ 10.00	\$ 10.00	\$ 10.00	\$ 5.00	FREE
Escheat Dormancy Cost	\$ 75.00	\$ 75.00	\$ 75.00	\$ 75.00	\$ 75.00
Inactive/Dormant Account (per month after 12 months)	\$ 5.00	\$ 5.00	\$ 5.00	\$ 5.00	\$ 5.00
IRA Maintenance (yearly)	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00
Legal Processing Fee (Domestic Relations Order, Garnish/Levies, etc.)	\$ 50.00	\$ 50.00	\$ 50.00	\$ 50.00	\$ 50.00
Mail Returned	\$ 5.00	\$ 5.00	\$ 3.00	\$ 3.00	\$ 3.00
Money Order/Credit Union Check Stop Payment	\$ 2.00	\$ 2.00	\$ 2.00	\$ 2.00	\$ 2.00
Money Orders (each up to \$1000.00)	\$ 1.50	\$ 1.50	\$ 1.50	\$ 1.50	\$ 1.50
Monthly Maintenance (aggregated account balances <300.00)	\$ 3.00	FREE	FREE	FREE	FREE
NON-WFCU Credit Card Cash Advance	\$ 7.00	\$ 5.00	\$ 3.00	\$ 1.00	FREE
Notary Service (WFCU Member Only; No Title work)	\$ 5.00	\$ 5.00	\$ 5.00	\$ 5.00	\$ 5.00
Paper Statement Cost (per month)	\$ 2.00	\$ 2.00	\$ 2.00	\$ 2.00	\$ 2.00
Share Withdrawal - After 3 withdrawals within one quarter, a fee is then charged per withdraw	\$ 7.00	\$ 7.00	\$ 7.00	\$ 7.00	\$ 1.00
Statement Copy (per month request)	\$ 3.00	\$ 2.00	\$ 1.00	FREE	FREE
Stop Payment or Reversal (ACH, Check, Debit, EFT)	\$ 20.00	\$ 15.00	\$ 10.00	\$ 10.00	\$ 5.00
Telephone Transfer	\$ 5.00	\$ 3.00	\$ 3.00	FREE	FREE
VISA Gift Cards (member; per card purchased)	\$ 3.00	\$ 3.00	\$ 3.00	\$ 3.00	\$ 3.00
VISA Gift Cards (non-member; per card purchased)	\$ 5.00	\$ 5.00	\$ 5.00	\$ 5.00	\$ 5.00
VISA CU Travel Money Cards (for members only)	\$ 3.00	\$ 3.00	\$ 3.00	\$ 3.00	\$ 3.00

*After 3 withdrawals within one quarter, the fee listed is charged per transaction. **Some loan types not eligible or have restrictions. Fees can affect Shared Branching members. Fees Effective 06/01/2021