

## All-Star Levels

**Basic Level**—Less than \$300.00 in combined savings and loans, if not a \$3.00 monthly fee will be assessed to the savings account. *Rewards:* See chart inside.

**1 Star Level**—\$300.00—\$2499.99 in combined savings, certificates & loans.

*Rewards:*

- Share Draft—No Minimum Balance
- Free PCU, e-Statements and Bill Payer
- And more—see chart inside

**2 Star Level**—\$2500.00—\$14,999.99 in combined savings, certificates & loans.

*Rewards:*

- Share Draft—No Minimum Balance
- Free PCU, e-Statements and Bill Payer
- And more—see chart inside

**3 Star Level**—\$15,000.00—\$49,999.99 in combined savings, certificates & loans.

*Rewards:*

- Share Draft—No Minimum Balance
- Free PCU, e-Statements and Bill Payer
- And more—see chart inside

**4 Star Level**—\$50,000.00+ in combined savings, certificates & loans.

*Rewards:*

- Share Draft—No Minimum Balance
- One Free Box of Checks Per Year
- Consumer Loans—receive a 0.10% discount on rate (not valid for mortgages, affordable alternative loans, and home equity or flex lines)

## 4 Star Level, cont.—

- Free PCU, e-Statements, and Bill Payer
- And more—see chart inside

Program terms and conditions are 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 or 64 and older will automatically participate in the 4 Star Level of the All-Star Rewards Program.

All-Star Rewards are special free services, loan discounts and savings bonuses you receive based on your account relationship with Wheatland FCU. The higher your account balances total, the more “stars” you earn—and the more rewards you can claim.

Reward levels are based on the balances you have at Wheatland FCU (Savings, Certificates and Loans combined). There are five different levels, each offering its own incentives.

### Locations

#### Main Office

611 Centerville Road—Lancaster, PA 17601  
717-898-7673 or 1-800-527-5140

#### Elizabethtown Branch Office

2701 Sheaffer Road—Elizabethtown, PA 17022  
717-898-7673 or 1-800-527-5140



# WFCU ALL-STAR MEMBER REWARDS



## All-Star Rewards Program

Enjoy the Saving & Convenience!

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

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

Reward levels are based on your usage of services. (Combined savings, certificates & loans.)

**BE AN ALL-STAR MONEY MANAGER  
TODAY!**

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.

[www.wheatlandcu.com](http://www.wheatlandcu.com)

#WFCU4U

**WFCU All Star Rewards Program****PLASTIC CARDS**

	<u>Fees</u> <u>BASIC</u>	<u>Fees</u> <u>1 STAR</u>	<u>Fees</u> <u>2 STAR</u>	<u>Fees</u> <u>3 STAR</u>	<u>Fees</u> <u>4 STAR</u>
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 \$	10.00 \$
Card Re-Issue-Shipped to CU for pick up	\$ 40.00 \$	40.00 \$	40.00 \$	40.00 \$	40.00 \$
Card Re-Issue/Pln # Rush Delivery to home or CU	\$ 110.00 \$	110.00 \$	110.00 \$	110.00 \$	110.00 \$
Franchilant ATM Deposit Discrepancy	\$ 100.00 \$	100.00 \$	100.00 \$	100.00 \$	100.00 \$
Inproper 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 \$
NSF Cost	\$ 40.00 \$	40.00 \$	40.00 \$	40.00 \$	40.00 \$
Overdraft Cost	\$ 7.00 \$	6.00 \$	5.00 \$	4.00 \$	FREE
Whetland 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 withdrawal	\$ 7.00 \$	7.00 \$	7.00 \$	1.00 \$	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