

IMPORTANT FEE NOTICE
WAYNE TEACHERS FEDERAL CREDIT UNION

Due to the NEW LAW affecting Debit Card interchange, which is used to offset processing and fraud expenses, our monthly income will be reduced by \$2,000 per month. Thus, we have been forced to increase existing fees and implement new fees.

This FEE STRUCTURE will take effect September 1, 2011.

1. We will charge a **\$5.00** fee to cash a check if your total account balance with us is **LESS THAN \$50.00**.
2. We will charge a **\$5.00 MINIMUM BALANCE FEE** if you make a cash withdrawal that takes your total account balance in all accounts **below \$50.00**. The fee will be charged when **the withdrawal is made**.
3. We will charge an **OVERDRAFT BALANCE fee of \$25.00** if no funds are available to cover an overdraft. IF the item is returned for Non-sufficient Funds, an **ADDITIONAL \$15.00 will be charged**.
4. Our **LOAN LATE PAYMENT** fee will go from **\$15.00 to \$25.00**.
5. We will charge a **STOP PAY – ACH REVOKE PROCESSING** fee of **\$20.00** if we return the item we will charge an **additional \$10.00** to process the return.
6. If a check you deposit or cash is returned, we will charge you a **\$10.00 PROCESSING FEE**.
7. **WIRE TRANSFER FEES** will **INCREASE** from **\$15.00 to \$20.00**.
8. Even with all of these increases, we are **STILL** charging the same or less than other financial institutions for these services.

WE hope this will generate enough income to offset our expenses.

We are sorry for the inconvenience this will cause.