

CREDIT CARD

See current credit card disclosure for fees

LOANS

Late Payment Fee (whichever is greater)	5% or \$9.99
Delinquent VISA Transfer	\$5.00
Lien Fee	Varies
Loan Extension	\$25.00
Printed copies of e-signed documents.....	\$2.00/page

MORTGAGES

Please contact We Florida Financial as Mortgage and Home Equity Fees vary by program.

SHARED BRANCH MEMBER FEES

Notary (per signature).....	\$10.00
Money Orders	\$10.00/each
Cashier's Checks	\$10.00/each
Copy – Cashier's Check.....	\$10.00/each
Stop Payment / Cashier's Check ¹	\$10.00/each
Statement Print.....	\$2.00/page
Research Fee	\$10.00 per quarter hour

¹Cashier's check stop payment may require a surety bond and a 90-day waiting period.

The Credit Union, at its discretion, may charge additional or higher fees to members who abuse its products or services. Prior notice will be provided to any affected member.

LOCATIONS

Broward County

Fort Lauderdale*
634 N.E. Third Avenue

Lauderhill
5565 W. Oakland Park Blvd.

Margate*
1982 N. State Road 7

Pembroke Pines*
9560 Pines Blvd.

Sunrise*
8890 NW 44th Street

Wilton Manors*
2246 Wilton Drive

Miami-Dade County

Miami
6301 Biscayne Blvd.

Mount Sinai Medical Center
4300 Alton Road

North Miami
680 NE 124th Street

*Night depository services available



954-745-2400

800-230-0200

WeFloridaFinancial.com

Federally insured
by NCUA

W3030
12/2017-55M

CONSUMER FEE SCHEDULE

Effective 2/1/2018



FEES AND SERVICE CHARGES

Membership type may decrease or eliminate various fees.

SAVINGS ACCOUNT

Minimum Balance Fee\$5.00/month
Average daily balance under \$200.00 during the month.

YOUTH SAVINGS ACCOUNT

Minimum Balance FeeNo fee

COLLEGE ACCOUNT

Minimum Balance FeeNo fee

ENCORE SAVINGS ACCOUNT

Encore program fee\$5.00/month
Waived with active Encore Checking

REGULAR CHECKING ACCOUNT

Monthly checking fee\$2.50/month

INTEREST CHECKING ACCOUNT

Monthly checking fee\$2.50/month

ENCORE CHECKING ACCOUNT

Encore program fee\$5.00/month
Monthly checking fee\$2.50/month

HOLIDAY/VACATION/CLUB ACCOUNTS

Excessive Withdrawal Fee.....\$5.00/item
No more than six (6) pre-authorized, automatic, or telephone transfers may be made from these accounts to another account you own or to a third party in any calendar month. If you exceed these limitations, your account is subject to a fee for each transaction in excess and/or subject to closure.

MONEY MARKET ACCOUNT

Excessive Withdrawal Fee.....\$5.00/item
No more than six (6) pre-authorized, automatic, or telephone transfers may be made from these accounts to another account you own or to a third party in any calendar month. If you exceed these limitations, your account is subject to a fee for each transaction in excess and/or subject to closure.

IRA ACCOUNT

Annual Administration Fee\$10.00/plan

HIGH YIELD INVESTMENT ACCOUNT

Excessive Withdrawal Fee.....\$25.00/withdrawal
One free per month

HIGH YIELD ACCUMULATION ACCOUNT

Early Closure Fee.....\$25.00
Accounts closed within twenty-four (24) months of opening

VISA DEBIT CARD

Replacement Card\$10.00/card
With active checking\$5.00/card
ATM Withdrawals/Transfer
We Florida Financial machinesNo fee
Publix, Presto, each\$1.00
All other networks, each\$2.00
Balance Inquiry
We Florida Financial machinesNo Fee
Publix, Presto, each\$0.75
All other networks, each\$1.00
Point of Sale (POS) TransactionsNo fee
ATM DepositsNo fee

SAFE DEPOSIT BOXES

3 x 5\$35.00
3 x 10\$60.00
5 x 10\$85.00
10 x 10\$125.00
Late Payment fee\$5.00
Key deposit fee\$10.00
Drilling fee\$225.00
Boxes are available at the Wilton Manors, Sunrise, Margate and Pembroke Pines branches. Sizes vary by location.

ONLINE BANKING

Online Banking with Bill PaymentNo fee
Expedited Bill Payment - electronic\$9.95/payment
Same Day Bill Payment - paper check\$35.00
Incoming Account 2 Account Transactions.....No fee
Outgoing Account 2 Account Transactions.....\$3.00/payment
Snap P2P Transactions\$1.00/payment

COLLECTION FEES

Foreign Item Exchange.....\$40.00
Domestic Collections, each\$25.00

MISCELLANEOUS

Account Research, per quarter hour (plus copy fees)...\$20.00
ACH, same day credit\$5.00
Cashier's Check.....\$3.00
Cashier's Check (Non-members; exchange only)\$35.00
Check Cashing\$5.00
Copies, per page\$2.00
CU Service Center Transactions
Deposits.....No fee
Withdrawals, each.....\$2.00
Check Cashing.....\$2.00
Dormant Fee, monthly.....\$5.00
Balance under \$500 and no member initiated activity for 12 months. Minor accounts are excluded.
Early Closure Fee, within 1st 6 months.....\$10.00
Insufficient/Uncollected Funds Fee, each item
Paper items\$39.00
Electronic items.....\$35.00
IRS Levy, Garnishment, Subpoena.....\$50.00
Legal FeesVaries
Money Orders\$1.00
Notary Services
MemberNo fee
Non-member (per notary).....\$10.00
Overdraft Transfer, each\$6.00
Returned Items, each
From Third Party\$15.00
From Self\$39.00
Returned Mail Fee, monthly\$5.00
Statement Copies, each\$2.00
Stop Payment (checks, ACH debits).....\$39.00
Telephone Transfers via Staff Member
VISA Payment, other institution.....\$7.50
Related Account, each\$2.00
Unrelated Account, each\$2.00
Delinquent Loan Payments by Collections Dept....\$25.00
Transactions via Call 24 / Online Banking.....No fee
Verification of Deposit\$30.00
Wire Transfer
Incoming.....\$10.00
Outgoing
Domestic\$24.00
International\$150.00