

# Here's What You Earn!

## Basic Level\*\*

**Requirements:** Less Than \$300 (Combined Savings And Loans)  
(If Not, A \$3 Monthly Maintenance Fee Will Be Added)

**Rewards:** See Chart Inside

## ★ 1 Star Level

**Requirements:** \$300-\$2,499 In Combined Savings, Certificates & Loans

**Rewards:**

- Share Draft — No Minimum Balance On Non-Interest Accounts
- Free PCU, e-Statements And Bill Payer
- *And More — See Chart inside*

## ★★ 2 Star Level

**Requirements:** \$2,500-\$ 14,999 In Combined Savings, Certificates & Loans

**Rewards:**

- Share Draft — No Minimum Balance On Non-Interest Accounts
- Free PCU, e-Statements And Bill Payer
- *And More — See Chart Inside*

## ★★★ 3 Star Level

**Requirements:** \$15,000-\$49,999 In Combined Savings, Certificates & Loans

**Rewards:**

- Share Draft — No Minimum Balance
- New Certificates Of Deposit — Receive A Bonus On All Rates (Not Valid With Club Grand Accounts)
- Free PCU, e-Statements And Bill Payer
- *And More — See Chart Inside*

## ★★★★ 4 Star Level

**Requirements:** \$50,000 Or More In Combined Savings, Certificates & Loans

**Rewards:**

- Share Draft— No Minimum Balance Interest Rate On \$250 Or More, 1 Free Box Of Checks Per Year
- New Certificates Of Deposit — Receive A Bonus On All Rates (Not Valid With Club Grand Accounts)
- Consumer Loans — Receive A Discount On Rates (Not Valid With Any Mortgages, Purchase Money Mortgages Or Home Equity Or Flexlines)
- Free PCU, e-Statements And Bill Payer
- *And More — See Chart inside*

\*Rates effective as of May 1, 2009. Program terms and conditions subject to change without notice at the discretion of the credit union. New Accounts are excluded from All-Star Rewards program for the first 60 days of membership.

\*\*All fees are charged at the "Basic" level, and then rebated to correspond by the member's current All-Star Rewards level at the end of the month. Members between the ages of 23 and 64 automatically participate in the All-Star Rewards program. Indirect loans are excluded from \$3 monthly maintenance fee; unless they are in default.



# Wheatland

FEDERAL CREDIT UNION

## HOURS *and Locations*

Main Office:  
611 Centerville Road  
Lancaster, PA 17601

**Main Phone:** (717) 898-7673 - 1(800) 527-5140  
**Fax:** (717) 898-9658

Greenfield Branch:  
555 Greenfield Road  
Suite 111  
Lancaster, PA 17601

**Phone:** (717) 898-7673 - 1(800) 527-5140  
OPTION #6, THEN #2  
**Fax:** (717) 393-9384

Elizabethtown Branch:  
10 Schwanger Road  
Elizabethtown, PA 17022  
**Phone:** (717) 898-7673 - 1(800) 527-5140  
OPTION #6, THEN #3  
**Fax:** (717) 361-9034

**Office Hours:**  
Mon.: 9:00 a.m. – 5:00 p.m.  
Tues.: 9:00 a.m. – 4:00 p.m.  
Wed.: 10:00 am. – 3:00 p.m.  
Thurs.: 8:30 a.m. – 5:00 p.m.  
Fri.: 9:00 am. – 6:00 p.m.  
Sat. (*Main Office ONLY*): 9:00 a.m. – 12:00 p.m.

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

**TTS:** (717) 898-9497 / 1 (800) 720-2814 Toll-Free  
**Free 24-hour Audio Response System**



*Be An All-Star Money Manager!*

## All-Star Rewards Program

Enjoy free services and special rewards as your Wheatland Relationship grows!

# Wheatland

FEDERAL CREDIT UNION

# Our All Star Rewards Program

The All-Star rewards Program is our way of rewarding you for making Wheatland FCU your primary financial institution. This program gives your special pricing on a wide variety of credit union products and services.

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 the Credit Union (Savings, Loans and Certificates combined). There are five different levels,\* each offering its own incentives.

## Enjoy The Savings & Convenience!

You start off at the Basic Level. As your accounts and relationship status grow, you automatically advance to the next level, and you are immediately entitled to the additional benefits.

Be sure you take full advantage of the savings and convenience your Wheatland FCU membership offers. If you have any questions about All-Star Rewards, please call or stop by the Credit Union.

	BASIC	1 STAR	2 STAR	3 STAR	4 STAR
<b>ATM/DEBIT CARDS</b>					
ATM Deposit Holds	No Cash/24hr	\$100/24hr	\$250/24hr	NONE	NONE
Card Re-Issue	\$5.00	\$5.00	\$5.00	\$5.00	FREE
Improper Endorsement	\$5.00	\$3.00	\$3.00	\$3.00	\$3.00
Lost/Forgotten PIN #	\$5.00	\$5.00	\$5.00	FREE	FREE
Non-Member ATM Surcharge	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
<b>LOANS</b>					
Document Preparation (due to cancellation/next day reschedule)	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00
Mortgage Preparation (due to cancellation/next day reschedule)	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00
First Mortgage Purchase Application Cost	\$250.00	\$250.00	\$250.00	\$200.00	\$150.00
Fixed Rate 1st & 2nd Application Cost	\$250.00	\$250.00	\$250.00	\$200.00	\$150.00
Flexline Home Equity Application Cost	\$250.00	\$250.00	\$250.00	\$200.00	\$150.00
Interest Extension	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00
Loan payment late fee (more than 15 days)	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00
Mortgage Satisfaction Cost	\$35.00	\$35.00	\$35.00	\$30.00	\$25.00
<b>SHARE DRAFTS</b> (All rates subject to change without notice)					
Account Activity Report (2 weeks free)	\$2.00	\$1.00	\$1.00	\$1.00	FREE
Account Reconciliation	\$10/ 1/2hr	\$10/ 1/2hr	\$5/ 1/2hr	\$5/ 1/2hr	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)	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00
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	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00
Overdraft Cost	\$5.00	\$4.00	\$3.00	\$3.00	FREE
Stop Payment on Corporate Check	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
Stop Payment or Reversal	\$20.00	\$15.00	\$10.00	\$10.00	\$5.00
<b>OTHER</b>					
Account closed w/in 90 days	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
ACH NSF	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00
Cashier Checks (3rd Party)	\$1.00	\$0.75	1 Free \$.50 each	1 Free \$.25 each	FREE
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	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00
Domestic Western Union Quick Cash	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00
Domestic Wire (OUT)	\$13.00	\$10.00	\$10.00	FREE	FREE
Early Payout of Club Account (1 Free)	\$10.00	\$10.00	\$5.00	\$5.00	FREE
Escheat Dormancy Cost	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00
Fraudulent ATM Deposit Discrepancy	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00
Inactive/Dormant Account (per quarter)	\$5.00	\$3.00	\$3.00	FREE	FREE
International Western Union Quick Cash	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00
International Wire (OUT)	\$40.00	\$35.00	\$30.00	\$25.00	\$20.00
IRA Maintenance (yearly)	\$10.00	\$7.00	\$5.00	FREE	FREE
Mail Returned	\$5.00	\$5.00	\$3.00	\$3.00	\$3.00
Money Order Stop Payment	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
Money Orders (each up to \$999.00)	\$1.00	\$0.75	\$0.75	\$0.75	FREE
Monthly Maintenance	\$3.00	FREE	FREE	FREE	FREE
NON-WFCU Credit Card Cash Advance	\$7.00	\$5.00	\$3.00	\$1.00	FREE
Notary Service	\$5.00	\$3.00	\$1.00	FREE	FREE
Regulation D cost	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
Share Withdrawal <sup>†</sup>	\$7/qtr	\$7/qtr	\$7/qtr	\$1/qtr	\$1/qtr
Skip a Pay <sup>††</sup>	NONE	\$50 w/promo	\$50 w/promo	1 free a year then \$50 each	2 free a year then \$50 each
Statement Copy	\$3.00	\$2.00	\$1.00	FREE	FREE
Telephone Transfer	\$3.00	\$2.00	\$1.00	FREE	FREE
Travelers Checks (individual) per pack	\$0.75	\$0.50	FREE	FREE	FREE
Travelers Checks (two people) per pack	\$1.50	\$1.00	\$0.50	\$0.50	FREE
Wheatland Fund-balance lower than \$5000 (per month)	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00
Wire Transfer (IN)	\$10.00	\$5.00	\$5.00	FREE	FREE

<sup>†</sup>After 3 withdrawals within one quarter, the fee listed is charged per transaction. <sup>††</sup>Some loan types not eligible or have restrictions.