

BILL PAY PROOF OF PAYMENT

- \$3 each

BILL PAY NSF, RETURNED ITEM

- \$30 per item

BILL PAY EXPEDITED PAYMENT

- \$25 per item – overnight check
- \$5 per item – electronic payment

BUSINESS ACCOUNTS**CASH PURCHASE**

- 1¢ per \$10 purchased, rounded up to the nearest penny

COIN PURCHASE

- 10¢ per roll

DEPOSIT OF FOREIGN CHECKS

- \$10 each
- Additional fees may apply

TRANSACTION CHARGES

- Each check cleared over 50 per statement period – 20¢ per item
- Each check deposited over 100 per statement period – 10¢ per item

BUSINESS ACHIEVE MONEY MARKET ACCOUNT

- \$15 fee for each withdrawal over three in one month
- \$15 fee per month if balance falls below \$25,000

BUSINESS CONNECT**WESTCONSIN BUSINESS CONNECT**

- \$10 per month

BUSINESS BILL PAY 20 ITEMS OR LESS

- \$10 per month

BUSINESS BILL PAY 21 OR MORE ITEMS

- \$20 per month

CHECK POSITIVE PAY

- \$20 per month

ACH ORIGATION

- \$20 per month, 10¢ per item
- \$10 per returned ACH item

MOBILE DEPOSIT

- Free

BILL PAY STOP PAYMENT

- \$30 per order

BILL PAY PROOF OF PAYMENT

- \$3 each

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WIRE FEES**INCOMING**

- \$10 each

OUTGOING WITHIN US

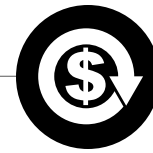
- \$25 each

OUTGOING FOREIGN

- \$50 each

WESTERN UNION WITHIN US

- \$40 each



Service Charges and Fees Schedule

WESTCONSIN CREDIT UNION



WESTconsin[®]
CREDIT UNION

Federally insured by NCUA

Rev. 4/2020

westconsincu.org



CHECKING ACCOUNTS

MONTHLY SERVICE FEE

Preferred Checking

	Silver MVP	Gold MVP
\$7 per month	\$4 per month	Free

Adds^{UP} Checking – \$6 per month if balance falls below minimum balance of \$500

Select Checking

	Silver MVP	Gold MVP
\$6 per month <i>if balance falls below minimum balance of \$200</i>	\$3 per month	Free

Free Checking – Free

Foundations Checking – \$8 per month

Money Market – \$15 fee for each check clearing the account over three in one month

NSF / OVERDRAFT PRIVILEGE

	Silver MVP	Gold MVP
\$30 each	\$25 each	\$20 each

STOP PAYMENT CHARGE

- \$25 per order

CHECK / ELECTRONIC PAYMENT COPY

- \$3 each

RECONCILEMENT (BALANCING) CHARGE

- \$25 per hour with 1 hour minimum

RETURNED CHECK—WRITTEN TO ME, FROM ME AND DRAWN ON ANOTHER FINANCIAL INSTITUTION

	Silver MVP	Gold MVP
\$30 each	\$25 each	\$20 each

INACTIVE CHECKING ACCOUNT FEE

- \$5 per month for checking accounts with no activity for 180 days—waived if enrolled in eDocuments (*inactive account fees may result in closing of the account*)

DEBIT CARDS

TRANSACTION CHARGE

- Free, unlimited transactions/inquiries at WESTconsin Credit Union ATMs
- 4 free transactions/inquiries per month at non-WESTconsin owned ATMs (*surcharges may apply from ATM owner*) then;

	Silver MVP	Gold MVP
\$1.25 each	75¢ each	Free

- No surcharge fee at ATMs displaying the Alliance One logo
- Merchant Receipt Copy Charge – \$20 each
- Rush Order Card – \$25
- Foreign Transaction Fee – 1% of the transaction

MISCELLANEOUS

ACHIEVE MONEY MARKET ACCOUNT

- \$15 fee for each withdrawal over three in one month
- \$15 fee per month if balance falls below \$25,000

CHECK CASHING FEE

- \$3 for members age 21 or older having accounts with a combined balance of \$250 or less and no other products

CLOSED ACCOUNT FEE

- \$10 to close account within 6 months of opening

COPIES

- 25¢ per copy – limit may apply

CORPORATE CHECK FEE

	Silver MVP	Gold MVP
\$3 per check	\$2 per check	First three checks per month free, \$2 per check for any additional checks

INACTIVE MEMBERSHIP ACCOUNT FEE

- \$5 per month for members age 21 or older having only a membership account with a balance of \$250 or less and no activity for 180 days (*inactive account fees may result in closing of the account*)

INACTIVE HEALTH SAVINGS ACCOUNT (HSA)

- \$10 per month for HSA checking accounts with a balance of \$50 or less and no activity for two years

INTERNATIONAL CHECK COLLECTION FEE

- \$100 per item, plus any additional expenses
 - Charged at the time check is presented

MAIL / FAX / EMAIL DOCUMENTS

- \$3 each

MONEY ORDERS

	Silver MVP	Gold MVP
\$3 each <i>(\$1,000 maximum)</i>	50% discount	Free

NSF FROM WESTCONSIN SAVINGS ACCOUNT

	Silver MVP	Gold MVP
\$30 each	\$25 each	\$20 each

PREPAID CARDS

Gift Cards	Silver MVP	Gold MVP
\$4 per card	\$2.50 per card	Free (<i>limit 10 cards, then \$2.50 per card</i>)

Reloadable/Travel Cards

No longer available for purchase

- \$2.50 monthly maintenance fee (*fee waived for the first twelve months*)
- Foreign Transaction Fee – 1% of the transaction

RELOADABLE CARDS ONLY

- 4 free transaction/inquiries per month at ATMs; then \$1.25 each

READY RESERVE TRANSFERS TO CHECKING

	Silver MVP	Gold MVP
\$2 each	\$1 each	Free

RESEARCH ACCOUNTS

- \$25 per hour, plus any additional expenses
- 1 hour minimum

RETURNED CHECK FEE

- \$10 each

RETURNED MAIL / BAD ADDRESS

- \$10 each

SAFE DEPOSIT BOXES

	Silver MVP	Gold MVP
SIZES AND PRICES VARY	25% discount	50% discount
3 x 5	\$25 per year	
2 x 10	\$30 per year	
5 x 5	\$35 per year	
3 x 10	\$40 per year	
5 x 10	\$50 per year	
10 x 10	\$75 per year	

- Replacement of (1) lost key – \$35
- Replacement of (2) lost keys (lock drilling)
 - Cost of locksmith
 - Cost of replacement lock

SERVICE CENTER CASH ADVANCE TRANSACTION FEE

	Silver MVP	Gold MVP
2% of amount	reduced to 1%	Free

STATEMENTS

- Copy – \$3 per statement/month

TELEPHONE TRANSFERS

- Free

WESTCONSIN ONLINE ACCOUNT ACCESS

ONLINE ACCOUNT ACCESS

- Free

MOBILE BANKING

- Free

MOBILE DEPOSIT

- Free

MOBILE DEPOSIT RETURN CHECK FEE

- \$10 per item

TEXT BANKING

- Free

ONLINE BILL PAY

- Free

eDOCUMENTS—eSTATEMENTS/eNOTICES

- Free

WESTCONSIN CREDIT CARD ONLINE PAYMENT

- Free

BILL PAY STOP PAYMENT

- \$30 per order

Membership Value Pricing® (MVP) status includes active personal Checking Account and Direct Deposit of payroll or government check, and qualifying account/loan balances. Ask for details or visit our website.