

Preferred Checking Benefits

SECURITY BENEFITS

\$10,000 Accidental Death and Dismemberment Insurance and \$100,000 Common Carrier Insurance

Total Identity Monitoring includes:

- ✓ Initial risk assessment with interactive map
- ✓ Financial and Business Monitoring—Credit applications, Dunn & Bradstreet, domain registrations, death benefits, tax returns and social security benefits
- ✓ Individual Monitoring—SSN, DOB, address histories, phone, aliases, relative & associates and voter's registration
- ✓ Federal and State License Monitoring—Education, DEA, professional, driver license, hunting & fishing, pilots and concealed weapons
- ✓ Asset Monitoring—Property, vehicles, boats, aircraft, recreational and merchant vessels
- ✓ Reputation Monitoring—Blacklists and fraud alerts, high risk alerts, court records, bankruptcies, judgements and liens
- ✓ Notification of suspicious activities
- ✓ Monthly updates

Total Identity Monitoring Resolution feature only (no enrollment required, automatically included):

- ✓ Fully managed identity theft resolution is automatically included for you and your immediate family members

ALL CHECKING ACCOUNTS INCLUDE:

Automatic or telephone transfers from savings. Limited to six (6) automatic or telephone transfers from savings to checking per statement cycle.

Direct Deposit*. No waiting in line to make your deposit! Get your net pay or Social Security payment deposited into your account electronically.

Automatic payment. Make sure your loan or credit card payment gets made on time. WESTconsin offers several ways to automatically transfer funds from your account.

Monthly statements. Statement period runs from the first through the last day of each month.

**Excludes Foundations checking accounts.*

Federally insured by NCUA

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westconsincu.org



Personal Checking

CHOOSE HOW YOU CHECK!



WESTconsin[®]
CREDIT UNION

Personal Checking Accounts

Make the switch to WESTconsin. We'll make it easy! Just stop by any office location and we'll walk you through the process of closing your old account, help you to get your funds transferred to your new account, and give you a demo of our free online banking and bill pay. Plus, most accounts include a free WESTconsin debit card!

PRODUCT	Monthly Account Fee	Minimum Balance	Dividends Earned	Per Item Charges	BENEFITS								MORE INFORMATION	
					Free Online Banking and Mobile App	Free Bill Pay	Free Mobile Deposit	Free CALL-24-Telephone Banking	Free eDocuments	Free Debit Card	Free Money Orders	Custom Checks		Ready Reserve Line of Credit
PREFERRED	\$7*	\$0	✓ On all balances	none	✓	✓	✓	✓	✓	✓	✓	2 FREE boxes/year	✓	Includes: Accidental Death and Dismemberment Insurance, plus identity theft monitoring.
ADDSUP	\$0, \$6 if balance falls below minimum	\$500	✓ High APY will be applied to first \$15,000; balance above this amount earns Membership Savings Rate	none	✓	✓	✓	✓	✓	✓		✓	✓	Requirements: eDocuments, Direct Deposit primary source of income and 15 or more posted merchant purchases with a debit card during the statement month (does not include ATM transactions) <i>Limit one Addsup account per household and households may not have both an Addsup and Preferred checking account</i>
SELECT	\$0*, \$6 if balance falls below minimum	\$200	✓ Earn dividends each day account balance is \$500 or more	none	✓	✓	✓	✓	✓	✓		✓	✓	
VOLUNTEER SELECT	\$0	\$0	✓	none	✓	✓	✓	✓	✓	✓	✓	✓	✓	Exclusively for Volunteer Club members
MONEY MARKET	\$0	\$0	✓	\$15 if over three checks/month	✓	✓	✓	✓	✓			✓	✓	Limited to six withdrawals or transfers per month (three by check)
FOUNDATIONS	\$4	\$0		none	✓		✓	✓	✓					Deposit of payroll and government checks or cash only
FREE	\$0	\$0		none	✓	✓	✓	✓	✓	✓		✓	✓	

MEMBERSHIP VALUE PRICING® (MVP) DISCOUNTS

It's easy to qualify for MVP status—just maintain an active WESTconsin checking account, regularly direct deposit your primary source of income to that account, and maintain a minimum average monthly household loan or deposit balance.

*Preferred and Select Checking Discounts

- ✓ Silver MVP Benefits – \$3 discount per month
- ✓ Gold MVP Benefits – No charge