

Discover **WEST**consin Rewards  
and the money-saving benefits of  
**Preferred Checking**



### ROADSIDE ASSISTANCE

Available 24/7 and free to use, covers up to \$80 in covered service charges.



### HEALTH SAVINGS CARD

Save money on prescriptions, eye exams, frames, lenses and hearing services.



### CELL PHONE PROTECTION<sup>1,2</sup>

Pay your cell phone bill with your Preferred Checking account, and you're covered. We'll pay to have it repaired or replaced, up to \$400 per claim (maximum of \$800 per year).



### ID THEFT AID<sup>1,2,3</sup>

**Identity Restoration and Payment Card Resolution:** Identity restoration specialist works on your behalf to restore your identity, and cancel payment cards.

**Credit Monitoring and Credit Report:** Monitor changes and new activity on your credit report and review your credit report quarterly.

**Credit Score and Score Tracker:** View your credit score online and track trends on your dashboard.

**Score Simulator:** Estimate how much impact one particular action could have on your credit health.

**Identity Monitoring:** Monitors the dark web to identify activity associated with your identity, including public records, change of address, social security, and non-credit loans.



### SHOP LOCAL, SAVE LOCAL WITH BAZING SAVINGS<sup>4</sup>

Local discounts and national retailer deals to save you money on shopping, dining, travel & more.

1 Subject to the terms and conditions detailed in the Guide to Benefits. 2 Insurance products are: NOT A DEPOSIT. NOT FEDERALLY INSURED. NOT AN OBLIGATION OR GUARANTEED BY THE CREDIT UNION, ITS AFFILIATES, OR ANY GOVERNMENT AGENCY. 3 Identity and credit monitoring require additional activation for monitoring to begin. 4 Participating merchants on BaZing are not sponsors of the program, are subject to change without notice, may not be available in all regions, and may choose to limit deals.



# Personal Checking

**CHOOSE HOW YOU CHECK!**



**WESTconsin**<sup>®</sup>  
CREDIT UNION

### 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](http://westconsincu.org)



## 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!

	Preferred	Free	Money Market	Foundations
Monthly Account Fee	<b>\$7</b> ✓ Silver MVP Benefits – \$3 discount per month ✓ Gold MVP Benefits – <b>FREE</b>	<b>\$0</b>	<b>\$0</b>	<b>\$4</b>
Minimum Balance	\$0	\$0	\$0	\$0
Dividends Earned	✓		✓	
Per Item Charges	none	none	\$15 if over three checks/month	none
Custom Checks	✓ Two boxes of custom checks per year <b>FREE</b>	✓ One <b>FREE</b> box of custom checks at account opening	✓	
WESTconsin Rewards	✓			
<b>FREE</b> Online Banking and Mobile App	✓	✓	✓	✓
<b>FREE</b> Bill Pay	✓	✓	✓	
<b>FREE</b> Mobile Deposit	✓	✓		
<b>FREE</b> CALL-24 Telephone Banking	✓	✓	✓	✓
<b>FREE</b> eDocuments	✓	✓	✓	✓
<b>FREE</b> Debit Card	✓	✓		✓
<b>FREE</b> Money Orders	✓			
Ready Reserve Line of Credit <small>Credit qualifications apply/required.</small>	✓	✓	✓	
More Information			Limited to six withdrawals or transfers per month (three by check)	Deposit of payroll and government checks or cash only

### 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.