

## SAFE DEPOSIT BOXES

	Silver MVP	Gold MVP
<b>Sizes and prices vary</b>	25% discount	50% discount
<b>3 x 5</b>	\$25 per year	
<b>2 x 10</b>	\$30 per year	
<b>5 x 5</b>	\$35 per year	
<b>3 x 10</b>	\$40 per year	
<b>5 x 10</b>	\$50 per year	
<b>10 x 10</b>	\$75 per year	

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

## 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 PAYMENT

- Free

### eSTATEMENTS/eNOTICES

- Free

### WESTCONSIN CREDIT UNION CREDIT CARD

### ONLINE PAYMENT

- Free

### BILL PAYMENT STOP PAYMENT CHARGE

- \$30 per order

### BILL PAYMENT CHECK COPY

- \$3 each

### BILL PAYMENT NSF, RETURNED ITEM

- \$30 per item

### BILL PAYMENT EXPEDITED PAYMENT

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

## Wire Fees

### INCOMING

- \$10 each

### OUTGOING WITHIN US

- \$25 each

### OUTGOING FOREIGN

- \$100 each

### WESTERN UNION WITHIN US

- \$40 each

## 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

### INACTIVE CHECKING ACCOUNT FEE

- \$5 per month for members with no activity for 180 days – Free if using eStatements (*inactive account fees may result in closing of the account*)

### INACTIVE MEMBERSHIP ACCOUNT FEE

- \$5 per month for business 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*)

### NSF / NEGATIVE BALANCE

- \$30 each

### RETURNED CHECK FEE

- \$10 per item

### 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

# Service Charges and Fees Schedule



# Checking Accounts

## MONTHLY SERVICE FEE

### Preferred Checking

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

**AddsUP 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

### NEGATIVE BALANCE

- \$30 every seven days for continuous negative balance, if enrolled in Overdraft Privilege Program

### 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 – free if using eDocuments (*inactive account fees may result in closing of the account*)

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.

# WESTCheck<sup>SM</sup> Debit Card

## TRANSACTION CHARGE

- Free, unlimited transactions/inquiries at WESTconsin Credit Union ATMs
- 4 free transactions/inquiries 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

### COLLECTION ITEMS

- \$30 per item, plus expenses, garnishment and tax levies including postage and telephone – charge is due at presentation for collection

### 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

## MONEY ORDERS

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

## 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	Silver MVP	Gold MVP
\$8 per card	\$5 per card	\$3 per card

- \$2.50 monthly maintenance fee (*fee waived for the first twelve months*)
- Foreign Transaction Fee – 1% of the transaction
- Secondary Card Fee – \$3 each
- 4 free transaction/inquiries at ATMs; then \$1.25 each
- Rush Order Card – \$25

## NSF FROM WESTCONSIN SAVINGS ACCOUNT

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

## READY RESERVE TRANSFERS TO CHECKING

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

## MAIL / FAX / EMAIL DOCUMENTS

- \$3 each

## RESEARCH ACCOUNTS

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

## RETURNED CHECK FEE

- \$10 each

## RETURNED MAIL / BAD ADDRESS

- \$10 each

## SERVICE CENTER CASH ADVANCE TRANSACTION FEE

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

## STATEMENTS

- Copy – \$3 per statement/month