

**WESTconsin Credit Union offers a wide range of checking accounts to perfectly fit your needs and lifestyle.**

### Preferred Checking

Preferred Checking is more than just a checking account—it's one of the best in our area and comes with WESTconsin Rewards, a package of financial tools and protections, such as:

- ✓ Local discounts and national retailer deals to save money on shopping, dining, travel, and more
- ✓ Cell phone and identity theft protection
- ✓ Roadside assistance
- ✓ Health Savings cards

### eSmart Checking

Experience banking easier, faster, and smarter with eSmart Checking. This digital-friendly account is the perfect option for those on the go, plus you can spend smart knowing you are supporting your local community!

- ✓ Each quarter, a charitable donation will be made on behalf of all eSmart Checking holders based on debit card swipes. Account holders will regularly vote for one cause to donate to, up to \$5,000 per quarter.
- ✓ eSmart is free to members who enroll in and maintain eStatements, otherwise a \$3 monthly fee will apply for any month without eStatements (member has 30 days to enroll upon eSmart account opening)
- ✓ Unlimited free ATM transactions/inquiries (surcharges may apply from non-WESTconsin ATMs by owners)

### Free Checking

Looking for a basic account with no minimum balance or monthly charges? This account is for you—plain and simple.

### Money Marketing Checking

Earn competitive rates for higher balances while accessing your funds at any time. Dividends compounded monthly.

The benefits are endless. Learn more about WESTconsin checking accounts and make the switch!



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Federally insured by NCUA

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# Personal Checking

Choose how you check!

**WESTconsin**<sup>®</sup>  
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. Plus, most accounts include a free WESTconsin debit card that you can start using the same day!

	Preferred	eSmart	Free	Money Market	Foundations
Monthly Account Fee	✓ <b>\$7</b> ✓ Silver MVP Benefits – <b>\$3</b> discount per month ✓ Gold MVP Benefits – <b>FREE</b>	✓ <b>\$0</b> if enrolled in eStatements ✓ <b>\$3</b> per month fee without eStatements	✓ <b>\$0</b>	✓ <b>\$0</b>	✓ <b>\$4</b>
Dividends Earned	✓			✓	
Custom Checks	✓ One <b>FREE</b> box of custom checks per year	✓	✓ One <b>FREE</b> box of custom checks at account opening	✓	
WESTconsin Rewards	✓				
Charitable Donation Contribution		✓			
WESTconsin-Fee Free ATM Transactions		✓			
<b>FREE</b> Mobile Deposit	✓	✓	✓		
<b>FREE</b> Debit Card	✓	✓	✓		✓

### All checking accounts include:

**Access to free online tools.** Manage your money anytime, anywhere with WESTconsin Online and the WESTconsin Mobile App, budget with Money Management, never miss a payment with Bill Pay, and so much more.

**No minimum balance.** Enjoy stress-free banking with the flexibility to manage your funds exactly how you want.

**No per item charge.** Make as many transactions as you need. Money Market accounts will be charged \$15 if over three checks a month.

**Ready reserve line of credit\*.** Overdraft protection automatically transfers money to your checking account if the balance goes below zero. Credit qualifications apply/required.

**Automatic or telephone transfers from savings.** Limited to six 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.*