

TELEPHONE TRANSFERS

- No charge
- \$200 minimum
- Request to mail receipt – \$2 per request

TRAVELERS CHECKS – Available through June 1

	Silver MVP	Gold MVP
\$1.50 per \$100 (<i>\$2 per \$100 for Travelers Checks for two</i>)	50% discount	No charge

WESTconsin Online Account Access

ONLINE ACCOUNT ACCESS

- No charge

MOBILE BANKING

- No charge

TEXT BANKING

- No charge

ONLINE BILL PAYMENT

- No charge

eSTATEMENTS/eNOTICES

- No charge

WESTCONSIN CREDIT UNION CREDIT CARD

PAY MY BILL PAYMENT

- No charge

STOP PAYMENT CHARGE

- \$25 per order

BILL PAYMENT CHECK COPY

- \$3 each

BILL PAYMENT NSF, RETURNED ITEM

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

BILL PAYMENT EXPEDITED PAYMENT

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

Wire Fees

INCOMING

- \$5 each

OUTGOING WITHIN US

- \$25 each

OUTGOING FOREIGN

- \$75 each

WESTERN UNION WITHIN US

- \$35 each

Business Accounts

CASH PURCHASE

- 10¢ per \$100 purchase

COIN PURCHASE

- 10¢ per roll

CASH DEPOSIT

- 10¢ per \$100
– first \$10,000 deposited monthly at no charge

DEPOSIT OF FOREIGN CHECKS

- \$10 each
- Additional fees may apply

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



westconsincu.org



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 about MVP at your local WESTconsin Credit Union office, or by visiting our website.

Checking Accounts

MONTHLY SERVICE FEE

Preferred Checking

	Silver MVP	Gold MVP
\$7 per month	\$4 per month	No charge

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	No charge

Free Checking – No charge

MONEY MARKET CHECKING

- \$15 fee for each check clearing the account over three in one month

OVERDRAFT, NSF, RETURN CHECK, UNCOLLECTED FUNDS CHECK (UCF)

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

STOP PAYMENT CHARGE

- \$25 per order

CHECK COPY

- \$2 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 members with no activity for 180 days – no charge if using eStatements (*inactive account fees may result in closing of the account*)

WESTCheckSM Debit Card

TRANSACTION CHARGE

- Unlimited transactions/inquiries at WESTconsin Credit Union ATMs
- 4 Free transactions/inquiries at non-WESTconsin owned ATMs then;

	Silver MVP	Gold MVP
\$1.25 each	75¢ each	No charge

- Additional surcharge may apply at non-WESTconsin owned ATMs
- Merchant Receipt Copy Charge – \$20 each
- Card or PIN Replacement Charge – \$10 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 19 or older having accounts with a combined balance of \$250 or less and no other services

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

ELECTRONIC FUNDS TRANSFER (EFT)

- \$10 for each setup

FAX CHARGE

- Send – \$3 first page, \$1 each additional
- Receive – \$2 per page within the United States

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*)

MONEY ORDERS

	Silver MVP	Gold MVP
\$3 each <i>(\$1,000 maximum amount)</i>	50% discount	No charge

PREPAID CARDS

Gift Cards	Silver MVP	Gold MVP
\$4 per card	\$2.50 per card	No charge <i>(limit may apply)</i>
Reloadable/Travel Cards <i>Available in June</i>	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)
- \$3 per reload fee

READY RESERVE TRANSFERS TO CHECKING

	Silver MVP	Gold MVP
\$2 each	\$1 each	No charge

REQUEST TO MAIL RECEIPT *(for telephone transfer, mail or night deposit without self-addressed, stamped envelope)*

- \$2 each

RESEARCH ACCOUNTS

- \$25 per hour, 25¢ per copy, plus any other expenses
 - Minimum of \$20

RETURNED CHECK FEE

- \$10 each

SAFE DEPOSIT BOXES

	Silver MVP	Gold MVP
<i>Sizes and prices vary</i>	25% discount	50% discount

- Replacement of (1) lost key – \$25
- Replacement of (2) lost keys (lock drilling)
 - Cost of locksmith
 - Cost of replacement lock

STATEMENTS

- Duplicate – \$2 per statement/month
- Incorrect address – \$5 per account/month