

## Business Accounts

### DEPOSIT OF FOREIGN CHECKS

- \$10 each
- Additional fees may apply

### 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

## Business Connect

### WESTCONSIN BUSINESS CONNECT

- \$10 per month

### ACH ORIGATION\*

- \$20 per month, 10¢ per item
- \$10 per returned ACH item

### ACH POSITIVE PAY\*

- \$20 per month

### CHECK POSITIVE PAY\*

- \$20 per month

### BUSINESS BILL PAY 20 ITEMS OR LESS\*

- \$10 per month

### BUSINESS BILL PAY 21 OR MORE ITEMS\*

- \$20 per month

### BILL PAY STOP PAYMENT\*

- \$30 per order

### BILL PAY PROOF OF PAYMENT\*

- \$3 each

### BILL PAY NSF, RETURNED ITEM\*

- \$30 per item

### BILL PAY EXPEDITED PAYMENT\*

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

### MOBILE DEPOSIT\*

- Free

\*Business Connect required

## Wire Transfer Fees

### INCOMING

- \$10 each

### OUTGOING WITHIN US

- \$25 each

### OUTGOING FOREIGN

- \$50 each



# Service Charges and Fees Schedule

As of January 1, 2025

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

## Checking Accounts

### MONTHLY SERVICE FEE

#### Preferred Checking

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

**eSmart Checking** – Free if enrolled in eStatements; \$3 per month fee without eStatements

**Free Checking** – Free

**Foundations Checking** – \$4 per month

**Money Market Checking** – \$15 fee for each check clearing the account over three in one month

**Legacy Adds<sup>UP</sup> Checking** – \$6 per month if balance falls below minimum balance of \$500

#### STOP PAYMENT CHARGE

- \$25 per order

#### CHECK / ELECTRONIC PAYMENT COPY

- \$3 each

#### RECONCILEMENT (BALANCING) CHARGE

- \$25 per hour with 1 hour minimum

#### INACTIVE CHECKING ACCOUNT FEE

- \$5 per month for checking accounts with no activity for 180 days—waived if enrolled in eStatements (*inactive account fees may result in closing of the account*)

## Debit Cards

### ATM TRANSACTION/INQUIRY CHARGE\*

- *WEST*consin-owned ATM - Free, unlimited transactions/inquiries
- Non-*WEST*consin ATM - 4 free transactions/inquiries per account per month (*surcharges may apply from ATM owner*) then;

Basic MVP	Silver MVP	Gold MVP
\$1.25 each	75¢ each	Free

- No surcharge fee at ATMs displaying the Alliance One logo

### TRANSACTION CHARGE

- Merchant Receipt Copy Charge – \$20 each
- Expedite Card Order – \$25
- Foreign Transaction Fee – 1% of the transaction

*\*Member transactions/inquiries via ATM from their eSmart Checking will not be assessed an ATM fee by WESTconsin; if using non-WESTconsin ATM, surcharges may apply from ATM owner.*

## 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

### COPIES

- 25¢ per copy – limit may apply

### CORPORATE CHECK FEE

Basic MVP	Silver MVP	Gold MVP
\$3 per check	\$1.50 per check	Free

### GIFT CARDS *No longer available for purchase*

- \$2.50 monthly maintenance fee after 12 months of inactivity

### 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

### MAIL / FAX / EMAIL DOCUMENTS

- \$3 each

### MONEY ORDERS

Basic MVP	Silver MVP	Gold MVP
\$3 each	\$1.50 each	Free

*(\$1,000 maximum)*

- Free for Preferred Checking accountholders

### NON-SUFFICIENT FUNDS (NSF) FEE /

#### OVERDRAFT FEE

- \$30 per item presentment
- Maximum five (5) fees per each Checking and/or Savings account per day
- No fee if available account balance is overdrawn by \$10 or less

### RESEARCH ACCOUNTS

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

### RETURNED MAIL / BAD ADDRESS

- \$10 each

## SAFE DEPOSIT BOXES

Basic MVP	Silver MVP	Gold MVP
No discount	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

### SERVICE CENTER LOAN PAYMENT WITH DEBIT CARD TRANSACTION FEE

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

### STATEMENTS

- Copy – \$3 per statement/month

### TELEPHONE TRANSFERS

- Free

## Online & Mobile Account Access

### BILL PAY

- Free

### BILL PAY STOP PAYMENT

- \$30 per order

### BILL PAY PROOF OF PAYMENT

- \$3 each

### BILL PAY NSF, RETURNED ITEM

- \$30 per item

### BILL PAY EXPEDITED PAYMENT

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

### eSTATEMENTS

- Free

### TEXT BANKING

- Free – *Standard text messaging charges may apply*

### WESTCONSIN CREDIT CARD ONLINE PAYMENT

- Free