



## SERVICE CHARGE AND FEE SCHEDULE

### CARDS – ATM/CREDIT/DEBIT

#### ATM Transactions

CO-OP Network ATMs	FREE
Other ATM Withdrawals and Inquiries <i>The ATM owner may charge a fee</i>	4 FREE per month then \$2.00 each

#### Credit Card Balance Transfer

FREE

#### Credit Card Cash Advance

2.00%

#### Visa® Foreign Transactions

1.00% of the US dollar amount of the foreign transaction for foreign currency conversions

0.80% of the US dollar amount of the foreign transaction for International Service Fee (ISA)

### CHECKING/DEPOSIT ACCOUNTS

**Free Checking** FREE

#### Interest Checking

With \$2,500 average daily balance	FREE
Average daily balance below \$2,500 in a month	\$10.00

#### Overdraft/Non-Sufficient Funds

-0-

Includes ACH, Bill Pay, checks, and debit cards— transaction may be declined

#### Returned Deposit

Member's Check	\$25.00
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#### Stop Payment

\$31.00

Checks, ACH, Bill Pay

### CONVENIENCE SERVICES

**Online Banking** FREE

**Bill Pay** FREE

**Wire – Domestic** \$20.00

**Wire – International** \$50.00

## OTHER

<b>Safe Deposit Box Rental</b>	Varies by size
<b>Notary Service</b>	FREE
<b>Express Delivery</b>	\$25.00
<b>Garnishment and Tax Levies</b>	\$50.00
<b>Payment via Debit Card by Phone (Expedited)</b>	\$20.00
<b>Payment via Check by Phone</b>	\$10.00
<b>Membership</b>	\$5.00 one-time



**303-321-4209 | [westerracu.com](http://westerracu.com)**

200 Locations. 1000 Free ATMs.



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Federally Insured by NCUA REV.09/2021