

SERVICE CHARGE AND FEE SCHEDULE

EFFECTIVE DATE 2/1/2024

The Service Charge and Fee Schedule will go into effect on February 1, 2024; however, select service charges and fees will be assessed after the effective date. Westerra will pre-notify you in your periodic statements as specific service charges and fees go into effect.

CARDS – ATM/CREDIT/DEBIT

ATM Transactions

CO-OP Network ATMs	FREE
Other ATM Withdrawals and Inquiries (The ATM owner may charge a fee)	FREE
ATM Card Fee (Annual in November. Does not include Debit Cards)	\$10
Credit Card Balance Transfer	FREE
Card Replacement (More than 2 per year)	\$5
PIN Changes – Manual through the Contact Center	\$5
PIN Changes – Member Self-Service through ATM	FREE
International Debit Card Transaction Fee	1.00% of the U.S. dollar amount of the foreign transaction for foreign currency conversions 0.80% of the U.S. dollar amount of the foreign transaction for International Service Assessment (ISA) fee
International Credit Card Transaction Fee	2.00% of the U.S. dollar amount of the foreign transaction for foreign currency conversions 0.80% of the U.S. dollar amount of the foreign transaction for International Service Assessment (ISA) fee

SPENDING/CHECKING/DEPOSIT ACCOUNTS

Interest Checking	
With \$2,500 average daily balance	FREE
Average daily balance below \$2,500 in a month	\$10
Stop Payment	
Checks, ACH, Bill Pay (single or series)	\$30
WeGotYa/Courtesy Pay/Overdraft	
Includes ACH, checks, one-time and recurring debit card* transactions of \$20 or more (*Only if Opted-IN for WeGotYa/Courtesy Pay overdraft service)	\$20
Non-Sufficient Funds	\$20
Maximum Courtesy Pay & Non-Sufficient Funds Fee per Day, per Checking Account	3 (Three)

OTHER SERVICE FEES

Foreign Draft Collection	\$25 per item
Cashier's Check	
Not payable to self	\$3
For non-members and merchant checks	\$5
Garnishment, Levy, Subpoena	\$50 per occurrence
Notary Service	
Member	FREE
Non-member	\$5
Electronic/digital	\$25
Document Copies	
Per printed statement, per cleared check	\$3
Debit Card Phone Payment Fee (Expedited)	\$20 per payment
Payment via Check by Phone	\$10
Express Delivery	
Overnight documents, cards, etc.	\$50 per item
Safe Deposit Box Annual Rental	
3" x 5"	\$20
5" x 5"	\$30
3" x 10"	\$40
5" x 10"	\$60
10" x 10"	\$100
Drilling	\$200
Key replacement	\$25
Bill Pay	FREE
Wire – Domestic	\$20 per wire
Wire – International	\$50 per wire
Check Cashing for Non-Member	\$5