



## 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>	FREE

#### Credit Card Balance Transfer

FREE

#### Credit Card Cash Advance

Also available as checking overdraft protection

2.00% of advanced amount assessed and begins to accrue interest on transaction date

#### Visa® Credit Card 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)

#### Visa® Debit Card Foreign Transactions

-0-

### SPENDING/CHECKING/DEPOSIT ACCOUNTS

#### Everyday Money

FREE

#### Interest Checking

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

#### Overdraft/WeGotYa/Courtesy Pay/Non-Sufficient Funds

Includes ACH, Bill Pay, checks, and debit cards— transaction may be declined	-0-
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#### Returned Deposit

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

Checks, ACH, Bill Pay	\$31.00 per item
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### CONVENIENCE SERVICES

#### Online Banking

FREE

#### Bill Pay

FREE

#### Wire – Domestic

\$20.00 per wire

#### Wire – International

\$50.00 per wire

## OTHER

<b>Notary Service</b>	FREE
<b>Express Delivery</b> Includes overnight documents, cards, etc.	\$25.00 per item \$50.00 per Occurrence
<b>Garnishment and Tax Levies</b>	\$20.00 per payment
<b>Payment via Debit Card by Phone (Expedited)</b>	\$10.00
<b>Payment via Check by Phone</b>	\$5.00 one-time
<b>Credit Union Membership</b>	
<b>Safe Deposit Box Annual Rental</b>	
3" x 5"	\$20.00
5" x 5"	\$30.00
3" x 10"	\$40.00
5" x 10"	\$60.00
10" x 10"	\$100.00
Drilling	\$200.00
Key Replacement	\$25.00



303-321-4209 | [WesterraCU.com](https://www.WesterraCU.com)  
200 Locations. 1000 Free ATMs.



Federally Insured by NCUA REV. 7/2023