



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

2.00%

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

-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

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



303-321-4209 | westerracu.com

200 Locations. 1000 Free ATMs.



Federally Insured by NCUA REV. 11/2021