



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

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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

Notary Service	FREE
Express Delivery Includes overnight documents, cards, etc.	\$25.00 per item
Garnishment and Tax Levies	\$50.00 one-time
Payment via Debit Card by Phone (Expedited)	\$20.00 per payment
Payment via Check by Phone	\$10.00
Credit Union Membership	\$5.00 one-time
Safe Deposit Box Annual Rental	
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. 3/2022