Westerra® Credit Union

BUSINESS HIGH BALANCE CHECKING

Per Item[1] Service Fee	$0.20 per transaction item after first 400 per month
Cash Processing	0.10% per dollar amount after first $25,000 per month
Maintenance Fee	$30.00 per month If average daily balance[2] falls below $50,000

BUSINESS MONEY MARKET SAVINGS

Per Item[1] Service Fee	$0.20 per transaction item after first 20 per month
Cash Processing	0.10% per dollar amount after first $2,500 per month
Maintenance Fee	$10.00 per month If average daily balance[2] falls below $5,000

BUSINESS PREFERRED CHECKING

Per Item[1] Service Fee	$0.35 per transaction item after first 250 per month
Cash Processing	0.10% per dollar amount after first $10,000 per month
Maintenance Fee	$10.00 per month If average daily balance[2] falls below $5,000

BUSINESS SAVINGS

Per Item[1] Service Fee	$0.20 per transaction item after first 20 per month
Cash Processing	0.10% per dollar amount after first $2,500 per month

BUSINESS VALUE CHECKING

Per Item[1] Service Fee	$0.30 per transaction item after first 100 per month
Cash Processing	0.10% per dollar amount after first $5,000 per month

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Westerra® Credit Union

You can do money.

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[1]*Item — An "item" is defined as, but is not limited to, the following: single checks included in a deposit, deposits or withdrawals originated through an automated clearing house (ACH), an ATM, in person, online, or by a call center representative and paid checks issued from the account.*

[2]*Average Daily Balance: Average Daily Balance is a monthly average of end-of-day balances.*

CO-OP SHARED BRANCH   NCUA   EQUAL HOUSING OPPORTUNITY

VISA® DEBIT, CREDIT AND ATM CARD TRANSACTIONS

ATM Transactions

    CO-OP Network ATMs — FREE

    Other ATM Withdrawals and Inquiries (the ATM owner may charge a fee) — FREE

Credit Card Cash Advance — 2.00% of advanced amount assessed and begins to accrue interest on transaction date

Visa® Debit Card Foreign Transaction — 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

Visa® Credit Card Foreign Transaction — 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

CONVENIENCE AND OTHER SERVICES

Service	Fee
Credit Union Membership	$5 one-time
Bill Pay	FREE
Business ACH Transactions	$5.95 per batch[3]
Business Account Reconciliation (per half-hour)	$10
Business Account Research (per half-hour)	$10
Card Replacement — More than 2 per calendar year	$5
Check Cashing for Non-Member (per check)	$5
Coin Purchase > $250 — Advanced notice required	$5
Courtesy Pay	$25
Includes ACH, checks, one-time and recurring debit card* transactions of $20 or more (*Only if Opted-IN for Courtesy Pay overdraft service)	
Uncollected Fee Due to Non-Sufficient Funds Items Not Paid (NSF)	$25
Maximum Courtesy Pay & Non-Sufficient Funds Fee per Day, per Checking Account	3 (Three)
Document Copies (per printed statement / per cleared check)	$5
Express Delivery — Includes overnight documents, cards, etc. (per item)	$50
Foreign Draft Collection Item	$25
Levies/Garnishments (per occurrence)	$50
Stop Payment — Checks, ACH, Bill Pay (single or series)	$30
Cashier's Check Not Payable to Account Entity (per check)	$5
Cashier's Check for Non-Members and Merchant Checks (per check)	$5
Expedited Payment via Debit Card by Phone (per payment)	$20
Expedited Payment via Check by Phone (per payment)	$10
Notary Service	
Member	FREE
Non-member	$5
Electronic/Digital	$25
Wire — Domestic (per wire)	$20
Wire — International (per wire)	$50
Dormant Account Fee	$8 Monthly, after 12-months of inactivity

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[3]Batch — A "batch" is defined as the number of automatic clearing house (ACH) transactions processed as a single unit.

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BUSINESS CHECKING

Per Item[1] Service Fee	$0.25 per transaction item after first 200 per month
Cash Processing	FREE
Maintenance Fee	$5.00 per month If average daily balance[2] falls below $1,000

BUSINESS NON-PROFIT CHECKING

Per Item[1] Service Fee	$0.15 per transaction item after first 100 per month
Cash Processing	FREE
Shared Branch Transaction Fee	$2.00 per transaction item after first 20 per month If average daily balance[2] falls below $1,000

CONVENIENCE AND OTHER SERVICES

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

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