

Business Account Truth in Savings



FREE BUSINESS CHECKING (TYPE 65)

- FREE electronic transactions
- 250 combined FREE items per month**
- No minimum balance
- \$10,000 in currency deposited or withdrawn per month FREE**
- \$200 minimum opening deposit
- FREE online account access and bill pay
- FREE MasterCard debit card
- FREE access to 30,000+ ATMs nationwide, 250+ in St. Louis area
- FREE Shared Branch access
- FREE Telephone Teller

BUSINESS INTEREST CHECKING (TYPE 66)

- Pays interest of 0.10% APR^o and APY* on every dollar if minimum balance is maintained
- FREE electronic transactions
- 375 combined FREE items per month**
- \$10,000 in currency deposited or withdrawn per month FREE***
- \$15 monthly fee waived if \$2,500 minimum balance is maintained
- \$200 minimum opening deposit
- FREE online account access and bill pay
- FREE MasterCard debit card
- FREE access to 28,000+ ATMs nationwide, 250+ in St. Louis area
- FREE shared branch access
- FREE Telephone Teller

HIGH-YIELD BUSINESS INTEREST CHECKING (TYPE 64 & 67)

Balance	Dividend Rate	APY*
\$10,000–24,999	0.10%	0.10%
\$25,000–49,999	0.15%	0.15%
\$50,000–99,999	0.15%	0.15%
\$100,000 and above	0.15%	0.15%

- Generous interest rates reward higher balances
- FREE electronic transactions
- 500 combined FREE items per month**
- \$20,000 in currency deposited or withdrawn per month FREE***
- \$25 monthly fee waived if \$10,000 minimum balance is maintained
- \$200 minimum opening deposit
- FREE online account access and bill pay
- FREE MasterCard debit card
- FREE access to 30,000+ ATMs nationwide, 250+ in St. Louis area
- FREE shared branch access
- FREE Telephone Teller

BUSINESS MONEY MARKET (TYPE 68)†

Balance	Dividend Rate	APY*
\$5,000–24,999	0.25%	0.25%
\$25,000–49,999	0.30%	0.30%
\$50,000–99,999	0.40%	0.40%
\$100,000–249,999	0.50%	0.50%
\$250,000 and above	0.55%	0.55%

- Generous interest rates reward higher balances
- \$5,000 minimum balance
- \$25 monthly fee waived if \$5,000 minimum balance is maintained
- Check writing capabilities
- Interest compounds and credits monthly
- Federally insured by NCUA (unlike sweep accounts)
- FREE online account access
- FREE shared branch access
- FREE Telephone Teller

* APY=Annual Percentage Yield

^o APR=Annual Percentage Rate

** A per-item charge of \$0.20 is assessed for transaction volumes above the maximum amount for the account type. Combined transactions include checks and deposited items only.

*** For cash deposited and withdrawn, there is a \$2 charge per \$1,000 above the maximum amount allowed for the account type.

† Over six withdrawals/transfers to another account/third parties by preauthorized/automatic/telephone transfer. No more than three of the six may be by check (\$100 minimum). Your account may be converted to a checking account per Federal Regulation D. Regulation D Violation fee: \$15.

Federally insured by NCUA. Additional coverage up to \$250,000 provided by Excess Share Insurance Corporation, a licensed insurance company.

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ACCOUNT RATE AND FEE SCHEDULE

The dividend and APY are effective as of 5/1/2018 and are subject to change daily as determined by management and/or the board of directors.

This Rate and Fee Schedule sets forth certain conditions, rates, fees and charges applicable to your deposit accounts at West Community Credit Union. We may offer other rates and fees or amend the rates and fees contained in this Schedule from time to time. For current rate information call (636) 720-2400.

SAVINGS

Over three withdrawals per month	\$5.00 per item
Savings Account closed within 180 days of opening	\$10.00 per account
Holiday Savings Account Early Withdrawal	\$10.00 per item
Vacation Savings Account Early Withdrawal	\$10.00 per item
Savings Account Regulation D Violation Fee*	\$20.00 per item

* Over six withdrawals/transfers to another account/third parties by preauthorized/automatic/telephone transfer. Your account may be converted to a checking account per Federal Regulation D.

ATM

Debit Card Merchant Transactions	FREE
Debit Card Foreign Transaction Fee	1.25% of the amount of the transaction
ATM Point-of-Sale Transactions	FREE
CO-OP Network ATM Transactions	FREE
ATM Withdrawal, Inquiry or Transfer Fee Non-CO-OP Network ATM Transactions	\$1.50 per item
Replacement of ATM/Debit Card	\$5.00 per item

CHECKING

Check printing—Fee depends on the style of checks ordered	
Overdraft Fee or Return Item Fee—Check/ACH/ATM/Teller withdrawals/Online Banking or Debit-ATM Card Authorization	29.00 per item
Uncollected Funds Return—Check or ACH	\$29.00 per item
Items Paid Against Uncollected Funds	\$29.00 per item
Stop Payment—Check or ACH	\$20.00 per item
Returned Deposited Check	\$20.00 per item
Collection Check	\$15.00 per item
Savings Transfer to Cover Overdraft	\$5.00 per item
Statement Copy	\$3.50 per month
eNotice Copy—Free on Online Banking	\$1.50 per notice
Temporary Checks	\$1.00 per page
Check Copy—Free on Online Banking	\$1.50 per check

MISCELLANEOUS

Notary Services	FREE
Telephone Teller Transactions	FREE
Money Orders	\$3.00 per item
MasterCard® Gift Cards	\$2.00 per item
Cashiers Check	\$3.00 per item
Bank Check—First one free, then	\$2.00 per item
Account Reconciliation/Research One hour minimum	\$15.00 per hour
Non-Telephone Teller Transactions Transactions and inquiries that could have been made at no charge on Telephone Teller that are made by calling the office.	\$3.00 per item
Check Cashing Service charge on checks cashed if the full amount of the check is not on deposit or if at least half of the check is not deposited.	\$5.00 per item
Dormant Account Fee No activity for at least 12 months. Minors, credit card holders and \$500+ balances excluded.	\$5.00 per month
Garnishment/Levy Processing Fee	\$50.00 per event

ELECTRONIC SERVICES/WIRE TRANSFERS

Online and Mobile Account Access	FREE
Online and Mobile Bill Pay	FREE
Mobile Check Deposit	FREE
Wire Transfer Out	\$20.00 per item
Wire Transfer In Waived with a checking account with an average daily balance of \$300 the previous month.	\$5.00 per item
International Wire Transfer	\$40.00 per item
Western Union	\$25.00 per item
Outgoing ACH Origination	\$5.00 per item
Popmoney	FREE standard delivery (3 bus. day) \$0.85 next business day delivery

Federally insured by NCUA. Your savings federally insured to at least \$250,000 and backed by the full faith of the United States Government.

Additional coverage up to \$250,000 provided by Excess Share Insurance Corporation, a licensed insurance company.

