

WESTconsin Debit Cards Also Serve as ATM Cards

Make withdrawals, balance inquiries, and transfers worldwide at WESTconsin ATM terminals or any others displaying the MasterCard, Cirrus or Accel logos.



WESTconsin Debit Cards

LIVE LIFE IN THE FAST LANE!



- ✓ Withdraw up to \$510 cash per day from your WESTconsin Credit Union savings or checking account at an ATM terminal

WESTCONSIN OWNED ATMS

- ✓ FREE unlimited transactions/inquiries
- ✓ No surcharge fee

NON-WESTCONSIN OWNED ATMS

- ✓ Four (4) free ATM transactions/inquiries per month
 - Additional transactions or inquiries per month – \$1.25 each
 - Membership Value Pricing (MVP) Silver level – 75¢ each
 - MVP Gold level – Free
- ✓ Additional surcharge fee may also apply from ATM owner
- ✓ No surcharge fee at ATMs displaying the Alliance One logo



See the MEMBERSHIP AND ACCOUNT AGREEMENT, BUSINESS MEMBERSHIP AND ACCOUNT AGREEMENT, ELECTRONIC FUND TRANSFERS AGREEMENT and DISCLOSURES and SERVICE CHARGES AND FEES SCHEDULE for additional information. Or visit westconsincu.org or call (800) 924-0022.

Federally insured by NCUA

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westconsincu.org



WESTconsin[®]
CREDIT UNION

WESTconsin Debit Cards Make Your Life Easier!

WESTconsin debit cards make everyday purchases simple and quick! Each allows you to make purchases directly from your checking account, without ever writing a check!

- ✓ **Free!**
- ✓ Fast, easy purchases that are automatically deducted from your WESTconsin checking account
- ✓ Two easy ways to use your debit card: DEBIT - enter your PIN (Personal Identification Number) and the purchase is deducted immediately. Or, CREDIT - select credit and the funds will be held in your account until the merchant submits the transaction for processing
- ✓ Accepted worldwide at most merchants displaying the MasterCard logo
- ✓ Purchases are limited to the available balance in your WESTconsin checking account, or up to \$2,000 per day
- ✓ Overdraft Privilege Program (*not available with Health Savings Account debit cards*)
- ✓ Protect yourself by NEVER providing any personal information, including your PIN or the security code on the back of your card, to anyone who calls or emails you requesting this information



DEBIT CARD

Leave your checkbook at home! Our debit card works just like a check with the convenience of a credit card.

- ✓ Faster than writing a check—safer than carrying cash!
- ✓ Quickly get cash back at participating merchants using your PIN



BUSINESS DEBIT CARD

Our Business debit card makes it easy and convenient to manage and protect your business or organization spending.

- ✓ Cards can be issued to owners and other authorized signers on the business or organization account
- ✓ Save time and money by setting up pre-authorized automatic payments for telephone, utility, and internet bills



HEALTH SAVINGS ACCOUNT DEBIT CARD

WESTconsin's Health Savings Account (HSA) debit cards are available to pay for medical expenses for you and your family with money in your health savings checking account. The HSA debit card works similar to other WESTconsin debit cards.

Use your debit card to buy many healthcare services for you and your family, including:

- ✓ Prescription drugs
- ✓ Doctor visits
- ✓ Hospital visits
- ✓ Eyeglasses
- ✓ Dental care

