



## **ACCESS CHECKING ACCOUNT AGREEMENT AND DISCLOSURE**

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### **Rate Information:**

- This checking account does not pay dividends.

### **Minimum Balance Requirements:**

- To open this account you must deposit . . . . . \$50.00
- There is no minimum balance required to maintain the account.

### **Monthly Rebate:**

- This account provides for a rebate of all ATM transaction fees, up to \$5.00 per transaction, provided that the following conditions are met each month:
  - Minimum monthly combined direct deposit amount of \$500.00 into this checking account.
  - Enrolled in eStatements on this account
  - Enrolled in HomeBanking on this account
- ATM transaction fees will post throughout the month at the time the transaction posts. The monthly rebate of those eligible fees will take place at month-end and be applied to your Access Checking. International fees (currency conversion fees) do not qualify for rebates. In the event that a rebate is not credited to your account, please call us for resolution.
- If the total income on your account equals \$600 or more in a taxable year, the credit union may issue you a 1099-MISC.
- If the necessary funds are not available in this account to cover the ATM transaction and transaction fees at the time of withdrawal, the account may be drawn into a negative account balance. Additional NSF or Courtesy Pay fees may apply. Those fees are not refundable.

### **Monthly Service Fee:**

- A Monthly Service Fee of \$15.00 is charged on this checking account at month-end and no ATM rebates are issued, unless all of the following account requirements met:
  - Minimum monthly combined direct deposit amount of \$500.00 into this checking account.
  - Enrolled in eStatements on this account
  - Enrolled in HomeBanking on this account
- If the necessary funds are not available in this account to cover the monthly service charge, the account may be drawn into a negative account balance. Additional NSF or Courtesy Pay fees may apply.

### **Funds Availability:**

- Deposits to this account are subject to hold, in accordance with the provisions of Regulation CC.

### **Fees:**

- Fees applicable to your checking account are disclosed in the Schedule of Fees

### **Courtesy Pay:**

- After your account has been open for 60 days, you may become eligible for Courtesy Pay, a non-contractual service that allows you to overdraw your account up to \$500.00
  - Courtesy Pay fees will apply for each transaction that reduces your available balance below \$0.00.

*Additional terms and conditions apply. Please refer to the General Account Agreement, Schedule of Fees, and Electronic Funds Transfer Agreement and Disclosure.*