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ALL SHARE DRAFT CHECKING ACCOUNTS

- ◆ For Credit Union Members Only
- ◆ \$100 required to open
- ◆ Free checking with no minimum balance and no monthly maintenance charge.
- ◆ You are allowed unlimited check writing per statement cycle.
- ◆ You can set up direct deposit to your checking account from your employer.
- ◆ Duplicate Checks are required, since checks are not returned in your statement. You may obtain check copies from the credit union. After the first copy a fee of \$2 per check will be charged.
- ◆ You may set up Overdraft Protection to be transferred from your Savings Account. A fee of \$10 per day will be assessed for transfers.
- ◆ There is a \$25 fee for any non-sufficient funds activity.
- ◆ You may also apply for a debit card so you will have your money at your convenience.
- ◆ To view your account online just complete and return the Home Banking Activation Authorization form.

REGULAR SHARE DRAFT CHECKING ACCOUNT

- ◆ In addition to the above,
- ◆ Member must be 18 years old to open an account.

SENIOR CHECKING ACCOUNT

- ◆ In addition to the above,
- ◆ Member must be 60 and older,
- ◆ With direct deposit the member gets 1 free box of standard checks per year.

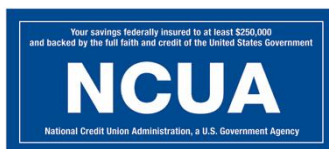
STUDENT CHECKING ACCOUNT

- ◆ In addition to the above,
- ◆ Student must be age 16 and/or Full Time Student,
- ◆ Student must have savings account and a parent must be joint owner of checking account. Overdraft Protection must be set up from parents account with a fee of \$3 per day charge for transfers.

SHARE DRAFT CHECKING ACCOUNT SERVICES AND FEES

Insufficient Item (NSF)	\$25.00 per item
Overdraft Protection Transfers	\$10.00 per day (if used)
Stop Payments	\$20.00 per check
Courtesy Pay Fee	\$25.00 per item (if used)
Returned Check Fee	\$10.00 per item
Statement photocopies	\$2.00 per copy
Photocopy of check	\$2.00 per check
Debit card replacement	\$5.00
Return Mail Fee	\$5.00 after second returned piece
Account reconciliation/research If photocopies of checks are required	\$10.00 per hour w/ 1-hr minimum. \$2 per check will be assessed.
Wire Transfers	Incoming - No Charge Outgoing - \$20.00 per wire
Money Orders	\$1.00

*See Membership and Account Agreement for all account disclosures



Member NCUA