



109 N. Temple Dr. • Diboll, TX 75941
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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 \$3 per day will be assessed for transfers.
- ◆ There is a \$20 fee for any non-sufficient funds activity.
- ◆ You may also apply for a debit card so you will have your money at your convenience.
- ◆ You may also sign up for on-line banking by completing and returning the On-Line Authorization.

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

Money Orders
\$1.00

Insufficient Funds/Overdraft Items
\$20 per check

Overdraft Protection Transfers
\$3 per day

Stop Payments
\$20 per check

Returned Check Fee
\$10

Statement photocopies
\$2

Return Mail Fee
\$5 after second returned piece

Account reconciliation/research
\$10 per hour w/ 1-hr minimum,
If photocopies of checks are required,
a fee of \$2 per check will be assessed.

Wire Transfers
Incoming – no charge
Outgoing \$20

*See Membership and Account Agreement for all account disclosures

Member NCUA

