



FREQUENTLY ASKED QUESTIONS (FAQs)

CHECKING & DEPOSIT ACCOUNTS:

What type of checking accounts do you offer?

We offer the following types of checking accounts to our members:

- Personal Checking
- Fresh Start Checking
- Business Checking

What type of deposit accounts do you offer?

We offer the following types of deposit accounts to our members:

- Share Savings Account
- Youth Share Savings Account
- Christmas Club Account
- Special Savings Account
- Share Certificate (CD)
- Traditional and Roth IRAs – Certificate or Accumulator Account

Does your Personal Checking Account have a monthly service fee?

No. There is not a monthly service fee for our Personal Checking Account.

Does your Fresh Start Checking Account have a monthly service fee?

Yes. There is a small monthly service fee (please refer to our Fee Schedule), but once the account has remained in good standing for the six-month term, it may be eligible for conversion to a regular Personal Checking Account - with no monthly service fee.

Does your Business Checking Account have a monthly service fee?

Yes. There is a small monthly service fee (please refer to our Fee Schedule), but it may be waived by maintaining a minimum daily balance of \$5,000 in the account.

Do you have any type of overdraft protection service?

Yes. We offer Overdraft Advantage with our Checking Accounts. There are three parts to this service, however parts two and three are not available with Fresh Start or Business Checking Accounts.

1. Automatic transfer from your Savings Account: If you're short in your Checking Account, we will automatically transfer the funds needed from your associated Savings Account to pay an item that would otherwise be returned for non-sufficient funds (NSF). This transfer will occur first, before either of the other two Overdraft Advantage features are initiated.
2. Checks, ACH debits and payments, and automatic bill payments: Without an opt-in requirement, this part of Overdraft Advantage is automatically activated upon account opening. If your Checking Account is overdrawn by any of these items, Overdraft Advantage may pay them, up to a limit of \$500.00. This limit includes a small fee (please refer to our Fee Schedule) for each check, ACH debit or payment, or automatic bill

payment that we pay for you. This feature of Overdraft Advantage is not available with Fresh Start or Business Checking Accounts.

3. ATM and one-time debit card transactions: You will be required to opt-in for these items to be paid. Once you are opted-in, Overdraft Advantage may pay them, up to a limit of \$500.00. This limit includes a small fee (please refer to our Fee Schedule) for each ATM and/or one-time debit card transaction that we pay for you. This feature of Overdraft Advantage is not available with Fresh Start or Business Checking Accounts.

How does a Christmas Club work?

Our Christmas Club helps you save money for holiday spending. Each year on the first business day in November, we automatically transfer the funds you've saved, from your Christmas Club into your Savings Account. From there, the money can be used for all types of holiday expenses. After the funds have been transferred, your Christmas Club will remain open, so you may start saving for the following year. There is a small fee (please refer to our Fee Schedule) to withdraw funds from a Christmas Club prior to November 1st.

How is a Special Savings Account different from a Share Savings Account?

A Special Savings is used primarily to save for specific items like property taxes or a vacation. It helps keep the designated funds separate from your regular Savings Account so you may budget accordingly. Special Savings Accounts cannot be accessed with a debit card.

Do you offer both Traditional and Roth IRAs?

Yes. We offer both types of Individual Retirement Accounts, so you may choose the option that's best for you. You may open an IRA as either a Share Certificate (CD) or an Accumulator Account. The Accumulator Account will allow you to make contributions at any time. However, you may only contribute to a Share Certificate when it is in maturity.

Do you offer debit cards?

Yes. We offer a Mastercard debit card for use with Share Savings Accounts, Personal Checking Accounts, Fresh Start Checking Accounts, and Business Checking Accounts.

Is there a daily limit on my debit card?

Yes. There is a daily limit of \$500 for cash withdrawals and \$1000 for point-of-sale (POS) transactions. These limits may be temporarily increased by request, and approved on a case-by-case basis.

What ATMs can I use for free?

We offer a nationwide network of surcharge-free ATMs through Money Pass and Alliance One. Visit either www.moneypass.com or www.allianceone.coop, and enter a ZIP code into the search box. You'll be given a list and a map of the surcharge-free ATMs nearby.

Can I direct deposit my paycheck into a savings or checking account at the credit union?

Yes. You'll need to provide your payroll/HR department with your account number and our routing number.

What is your routing number?

Our routing number is 241075658.

Can I transfer money from my account to another member of the credit union?

Yes. This is a Member-to-Member transfer, and it's available through Online Banking and our Mobile App. Simply choose the Member-to-Member option from the Transfer screen. If the member you are transferring money to has multiple account numbers, the funds will go into the checking account of their lowest account number. If they do not have a checking account, the funds will go into the saving account of their lowest account number.