

CHECKING ENHANCEMENTS

Overdraft Privilege

This service can mean that as a courtesy we may pay up to \$1,000 on a negative balance including fees. There are no NSF charges from merchants because we do not return your check or ACH items. You will be assessed our regular ODP fee of \$35.00 for each item we pay. You automatically qualify when your checking is open for 30 days and you make regular deposits in your account at least every 30 day period. Negative balances must be brought positive at least once every 30 days. Opting in to the full Overdraft Protection Program will allow you to receive all benefits of the program, which will also pay one-time debit card transactions and ATM withdrawals.

Direct Deposit / Payroll Deduction

Automatically deposit the entire amount of your paycheck, Social Security, pension or other recurring checks into your checking account through Direct Deposit. Payroll Deduction allows you to deposit a portion of your paycheck into your credit union account easily. With either service, your check will never be lost, misplaced or stolen.

24-Hour Teller Line

This audio response system allows you to answer your account questions from the privacy of your home or office. By calling on your touchtone phone, you may complete the following business anytime:

- Transfer money
- Inquire about a specific check number
- Balance inquires
- Cleared checks
- More

Our 24-Hour Teller Line is:
1.855.327.8903

CHECKING CHOICES

Regular Checking

- \$25.00 to open
- No minimum balance requirements
- Minimal monthly service charge of \$3.00
- Identity theft protection
- Overdraft protection available
- No per-check charges
- Unlimited over-the-counter transactions
- Free checking/debit card
- Free internet banking and bill pay

Senior Checking for Retirees 60+

- FREE CHECKS (basic style only)
- Monthly fee waived on ATM packages when you have maintained a balance of \$1,000 on deposit (aggregate total in all share and club accounts).

Student Checking Ages 18-23

- Available to full-time students
- No charge for the first order of checks (basic style only)
- No minimum balance
- Minimal monthly fee of \$3.00
- Joint account with parent or guardian to establish credit responsibility

Club Jam Checking for Teens 13-17

- No charge for the first order of checks (basic style only)
- No minimum balance
- Minimal monthly fee of \$3.00
- Joint account with parent or guardian to establish credit responsibility

FEE SCHEDULE

- ATM card fee to access savings only - \$5.00 per month
- Overdraft fee - \$35.00

ATM Charges

All fees are taken out at the end of month.

All ATM Networks

First four transactions per month are FREE, then 75 cents per transaction.

Totally free transactions at all BSCU ATMs.

Card Replacement

\$5.00 replacement fee for lost, stolen, or damaged cards.

