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www.t-ifcu.com

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 sign up for the Courtesy Pay Program.
- ◆ You may set up Overdraft Protection to be transferred from your Savings Account. A fee of \$8 per item will be assessed for transfers.
- ◆ There is a \$28 fee for any non-sufficient funds activity; regardless if paid or returned.
- ◆ 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 62 and older,
- ◆ With direct deposit the member gets 1 free box of standard checks per year and they pay for postage on the order.

STUDENT CHECKING ACCOUNT

- ◆ In addition to the above,
- ◆ Student must be age 13 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 \$8 per day charge for transfers.

SHARE DRAFT CHECKING ACCOUNT SERVICES AND FEES

Insufficient Item (NSF) - ACH, ATM/Debit, Checks, point of sale, preauthorized debits	\$28.00 per item each time an item is submitted or resubmitted for payment regardless if paid or returned
Overdraft Protection Transfers from savings	\$8.00 per item
Stop Payments	\$35.00 per check
Courtesy Pay Fee	\$28.00 per item (if used)
Returned Check Fee	\$28.00 per item
Statement copies	\$5.00 per statement
Photocopy of check	\$2.00 per check
Debit card replacement	\$15.00
Debit Card PIN reorder	\$5.00
Temporary Checks (8checks)	\$5.00
Return Mail Fee	\$15.00 after second returned piece
Account reconciliation / Research Fee	
Garnishments / Levies	\$50.00 per hour w/ 1-hr minimum.
If photocopies of checks are required	\$2 per check will be assessed.
Wire Transfers	Incoming - \$30.00 per wire Outgoing - \$30.00 per wire
Money Orders	\$2.00

*See Membership and Account Agreement for all account disclosures