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[www.t-ifcu.com](http://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 \$5 per day will be assessed for transfers.
- ◆ There is a \$28 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 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 \$5 per day charge for transfers.

## SHARE DRAFT CHECKING ACCOUNT SERVICES AND FEES

Insufficient Item (NSF) ACH, ATM/Debit, Checks	\$28.00 per item
Overdraft Protection Transfers	\$5.00 per day (if used)
Stop Payments	\$28.00 per check
Courtesy Pay Fee	\$28.00 per item (if used)
Returned Check Fee	\$10.00 per item
Statement copies	\$2.00 per copy
Photocopy of check	\$2.00 per check
Debit card replacement	\$15.00
Debit Card PIN reorder	\$5.00
Temporary Checks (8checks)	\$2.00
Return Mail Fee	\$10.00 after second returned piece
Account reconciliation / Research Fee	
Garnishments / Levies	\$25.00 per hour w/ 1-hr minimum.
If photocopies of checks are required	\$2 per check will be assessed.
Wire Transfers	Incoming - No Charge Outgoing - \$30.00 per wire
Money Orders	\$2.00

\*See Membership and Account Agreement for all account disclosures

Updated: January 1, 2018

Federally Insured by NCUA