

# Checking Account

*Checking Accounts designed with YOU in mind!*

We know that each of us conducts our finances in a unique way!

That's why we've created checking accounts that offer multiple ways for you to remain fee free!

## Simple Checking

FREE Visa® Check Card	✓
FREE eBRANCH Online Banking	✓
FREE Mobile Banking Services <sup>1</sup>	✓
FREE Bill Pay & eBills	✓
FREE eStatements <sup>2</sup>	✓
CO-OP ATM Network 50,000+ ATMs	✓
ATM Transactions	ACCU ATMs — Unlimited Non-ACCU — 8 free per month \$2 each thereafter <sup>3</sup>
FREE Unlimited Check Writing	✓
FREE Online Money Management Tools	✓
FREE Overdraft Transfers from Member Share Account	✓

FREE when enrolled in any of the **two** (2) following options, otherwise \$10:

- Enrolled in eStatements
- Direct Deposit of \$250 or more per month
- 15 Visa® Check Card transactions per month
- If you are age 23 or under
- Average membership balance of \$2,500+

Monthly Service Fee

## Money Market Checking

FREE Visa® Check Card	✓
FREE eBRANCH Online Banking	✓
FREE Mobile Banking Services <sup>1</sup>	✓
FREE Bill Pay & eBills	✓
FREE eStatements	✓
FREE Paper Statements	✓
CO-OP ATM Network 50,000+ ATMs	✓
ATM Transactions	ACCU ATMs — Unlimited Non-ACCU — 8 free per month \$2 each thereafter <sup>3</sup>
FREE Unlimited Check Writing	✓
FREE Check Orders	FREE ACCU Custom Checks (1 box per order) or \$15 credit toward another order
FREE Cashier's Checks	✓
FREE Online Money Management Tools	✓
FREE Annual Arizona Central Financial Services Review	✓
FREE Overdraft Transfers from Member Share Account	✓
Dividends Paid	On entire balance

Monthly Service Fee

FREE when you maintain minimum daily balance of \$5,000+, otherwise \$15

<sup>1</sup> Messaging and data rates may apply. Contact your mobile carrier for details.

<sup>2</sup> Paper Statement Fee of \$2.00 per month waived when enrolled in eStatements.

<sup>3</sup> Excluding any surcharges assessed by the ATM's owner.

Get online with us!



NMLS #485260

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## *Protect Against Overdrafts*

**Avoid inconvenience, embarrassment and added fees.**

- ◆ **Overdraft from Member Share**  
Your savings as your first line of defense against overdrafts.
- ◆ **Overdraft Line of Credit (LOC)** Available on approved credit, an Overdraft LOC is a great option when your checking account balance is running low.
- ◆ **Overdraft Privilege (ODP)**  
If you don't have enough in savings or an approved LOC, we may elect to pay your overdrafts at our discretion. Contact us to opt-in to this service.  
*Not available for teenage members or Health Savings Accounts.*



*To set up these options or for more information, including costs associated with these plans, speak to a Credit Union Associate.*

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