

## Security Credit Union – Checking Account Disclosure

For additional terms and conditions regarding your Security Credit Union account, please refer to the Account Agreement and Disclosures document. Please refer to our Rate and Fee Disclosure for other charges and/or fees that may be applicable to your account.

<b>Premium Checking</b>	Minimum Deposit Needed to Open Account	\$10,000
	Monthly Fee	\$12.95
	Requirements to Waive the Monthly Maintenance Fee	<ul style="list-style-type: none"> <li>▪ Minimum of 10 debit card transactions per statement cycle<sup>1</sup> AND</li> <li>▪ Maintain a \$10,000 minimum daily collected balance AND</li> <li>▪ Receive your monthly statement via Online Banking (eStatements)<sup>2</sup></li> </ul>
	Earns Dividends	Yes, this account will earn dividends as long as the minimum balance requirements are met. See Security CU's Rate and Fee Schedule for additional information.
	Overdraft Item Fee	\$35.00
	Returned Item Fee	\$35.00
	Overdraft Protection Transfer Fee	As long as you have sufficient funds in your linked account, you will pay \$5 transfer fee for each day a transfer is required.
	Overdraft Coverage (Courtesy Pay)	Please refer to the Account Agreement and Disclosures document for information regarding overdrafts and Courtesy Pay.

<b>Bold Checking</b>	Minimum Deposit Needed to Open Account	\$500
	Monthly Fee	\$9.95
	Requirements to Waive the Monthly Maintenance Fee	<ul style="list-style-type: none"> <li>▪ Minimum of 10 debit card transactions per statement cycle<sup>1</sup> AND</li> <li>▪ Maintain a \$500 minimum daily collected balance AND</li> <li>▪ Receive your monthly statement via Online Banking (eStatements)<sup>2</sup></li> </ul>
	Earns Dividends	Yes, this account will earn dividends as long as the minimum balance requirements are met. See Security CU's Rate and Fee Schedule for additional information.
	Overdraft Item Fee	\$30.00
	Returned Item Fee	\$30.00
	Overdraft Protection Transfer Fee	As long as you have sufficient funds in your linked account, you will pay \$5 transfer fee for each day a transfer is required.
	Overdraft Coverage (Courtesy Pay)	Please refer to the Account Agreement and Disclosures document for information regarding overdrafts and Courtesy Pay.

<sup>1</sup> Debit card purchases may be PIN or signature based.

<sup>2</sup> Electronic/Online statement provided through Online Banking each statement cycle. Members must select the option to not receive paper account statements through U.S. Mail or the monthly fee applies. Online Banking is required to access paperless online statements.

## Security Credit Union – Checking Account Disclosure

<b>eChecking</b>	Minimum Deposit Needed to Open Account	\$0
	Monthly Fee	\$5.95
	Requirements to Waive the Monthly Maintenance Fee	<ul style="list-style-type: none"> <li>▪ Minimum of 20 debit card transactions per statement cycle<sup>1</sup> AND</li> <li>▪ Receive your monthly statement via Online Banking (eStatements)<sup>2</sup></li> </ul>
	Earns Dividends	No, this account does not earn dividends.
	Overdraft Item Fee	\$30.00
	Returned Item Fee	\$30.00
	Overdraft Protection Transfer Fee	As long as you have sufficient funds in your linked account, you will pay \$5 transfer fee for each day a transfer is required.
	Overdraft Coverage (Courtesy Pay)	Please refer to the Account Agreement and Disclosures document for information regarding overdrafts and Courtesy Pay.

<b>Opportunity Checking</b>	Minimum Deposit Needed to Open Account	\$0
	Monthly Fee	\$10.95
	Requirements to Waive the Monthly Maintenance Fee	There are no ways to waive the monthly fee for this account. <sup>3</sup>
	Earns Dividends	No, this account does not earn dividends.
	Overdraft Item Fee	\$35.00
	Returned Item Fee	\$35.00
	Overdraft Protection Transfer Fee	As long as you have sufficient funds in your linked account, you will pay \$5 transfer fee for each day a transfer is required.
	Overdraft Coverage (Courtesy Pay)	Please refer to the Account Agreement and Disclosures document for information regarding overdrafts and Courtesy Pay.

Members may apply for one of SCU's other checking accounts after 12 months of active and satisfactory activity in their Opportunity Checking account. The credit will determine if an account is deemed to be active and satisfactory at its sole discretion.

<sup>3</sup> Electronic/Online statement is required and is provided through Online Banking each statement cycle. Members must select the option to not receive paper account statements through U.S. Mail. Online Banking is required to access paperless online statements.