

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.

Premium Checking	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"> ▪ Minimum of 10 debit card transactions per statement cycle¹ AND ▪ Maintain a \$10,000 minimum daily collected balance AND ▪ Receive your monthly statement via Online Banking (eStatements)²
	Earns Dividends	Yes, this account will earn dividends so long as the minimum balance requirements are met. See Security CU's Rate and Fee Schedule for additional information.
	Insufficient Funds (NSF) Fee	\$35.00
	Overdraft Coverage (Courtesy Pay) Fee	\$35.00 Please refer to the Account Agreement and Disclosures document for additional information regarding overdrafts and Courtesy Pay.
	Overdraft Protection Transfer Fee	So long as you have sufficient funds in your linked account, you will pay \$5 transfer fee for each day a transfer is required.

Bold Checking	Minimum Deposit Needed to Open Account	\$500
	Monthly Fee	\$9.95
	Requirements to Waive the Monthly Maintenance Fee	<ul style="list-style-type: none"> ▪ Minimum of 10 debit card transactions per statement cycle¹ AND ▪ Maintain a \$500 minimum daily collected balance AND ▪ Receive your monthly statement via Online Banking (eStatements)²
	Earns Dividends	Yes, this account will earn dividends so long as the minimum balance requirements are met. See Security CU's Rate and Fee Schedule for additional information.
	Insufficient Funds (NSF) Fee	\$30.00
	Overdraft Coverage (Courtesy Pay) Fee	\$30.00 Please refer to the Account Agreement and Disclosures document for additional information regarding overdrafts and Courtesy Pay.
	Overdraft Protection Transfer Fee	So long as you have sufficient funds in your linked account, you will pay \$5 transfer fee for each day a transfer is required.

¹ Debit card purchases may be PIN or signature based.

² 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.

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Security Checking	Minimum Deposit Needed to Open Account	\$0
	Monthly Fee	None
	Requirements to Waive the Monthly Maintenance Fee	N/A
	Earns Dividends	No, this account does not earn dividends.
	Insufficient Funds (NSF) Fee	\$35.00
	Overdraft Coverage (Courtesy Pay) Fee	\$35.00 Please refer to the Account Agreement and Disclosures document for additional information regarding overdrafts and Courtesy Pay.
	Overdraft Protection Transfer Fee	So long as you have sufficient funds in your linked account, you will pay \$5 transfer fee for each day a transfer is required.

Opportunity Checking	Minimum Deposit Needed to Open Account	\$0
	Monthly Fee	\$5.00
	Requirements to Waive the Monthly Maintenance Fee	There are no ways to waive the monthly fee for this account.
	Earns Dividends	No, this account does not earn dividends.
	Insufficient Funds (NSF) Fee	\$0
	Overdraft Coverage (Courtesy Pay) Fee	\$0 Please refer to the Account Agreement and Disclosures document for additional information regarding overdrafts and Courtesy Pay.
	Overdraft Protection Transfer Fee	Not available.

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.