



Product Name: _____ Bank on In checking account _____

Account Features:

Opening Deposit Requirements: _____ \$0 _____

Minimum Balance: _____ \$0 _____

- Checks
- Debit Card
- ATM Card
- Bill pay

Fees:

Monthly Fee: _____ 0 _____

Overdraft/Insufficient Funds: _____

1st occurrence _____ \$28 _____ per item

2nd -4th occurrence \$28 _____ per item

5th & subsequent occurrences _____ \$28 _____ per item

Bounced Check: Same as overdraft/insufficient funds fee (see above)

Out of Network ATM: _____ \$1.00 _____ (domestic balance inquiry)

_____ \$1.00 _____ (domestic funds transfer or withdrawal)

_____ \$1.00 _____ (any foreign transaction)

Alternative IDs Accepted: *As primary identification. Secondary identification may be requested.*

- Mexican Matricula Consular ID w/ ITIN
- Other: Passport, Alien registration card
- Secondary: Major Credit Card, Student ID, Military ID, Any US Government Issued ID Card.

CHEX Systems Policy: *Accounts available for persons with NSF/OD history on CHEX Systems (not fraud related)*

- Over 1 year old and only if debt has been paid off and not fraud related
- Less than 1 year old
- No time designation of the CHEX System report and only if debt has been paid off.

Special Features:

- Direct Deposit from employer is accepted
- Financial education: STAR's exclusive "Guiding STAR" personalized money management process.
- Cashiers checks
- Others: Wire Transfer

M&I Bank

Product Name: Classic Checking

Account Features:

Opening Deposit Requirements: \$50

Minimum Balance: N/A

Checks

Debit Card (ATM card only – can be used for pin POS)

Bill pay

Fees:

Monthly Fee: N/A

Overdraft/Insufficient Funds:

1st occurrence \$0 per item

2nd -4th occurrence \$33 per item

5th & subsequent occurrences \$33 per item

Bounced Check: Same as overdraft/insufficient funds fee (see above)

Out of Network ATM: (domestic balance inquiry)

\$2 (domestic funds transfer or withdrawal)

\$2 (any foreign transaction)

Alternative IDs Accepted: *As primary identification. Secondary identification may be requested.*

Mexican Matricula Consular ID w/ ITIN

Other: Passport, Alien registration card

Secondary: ~~Utility bill, Check Card~~, Major Credit Card, Student ID,

Military ID, Any US Government Issued ID Card, ~~Social Security card~~

~~Voter's Registration Card~~

CHEX Systems Policy: *Accounts available for persons with NSF/OD history on CHEX Systems (not fraud related)*

Over 1 year old

Less than 1 year old

No time designation of the CHEX System report and only if debt has been paid off.

Special Features:

Direct Deposit from employer is accepted

Financial education training (**on-line training for an additional fee**)

Money orders/ Cashiers checks (**additional fee for this service**)

Others: Wire Transfer (**additional fee for this service**)



WE'RE HERE TO HELP.®

www.harrisbank.com

Product Name:

Harris Fresh Start Checking

Account Features:

Opening Deposit Requirements: \$100

Minimum Balance Requirement: No

- *FREE* Introductory Checks
- *FREE* Harris ATM/Debit Card
- *FREE* Online Banking/Telephone Banking
- *FREE* Bill pay
- Direct Deposit
- Detailed Monthly Statements

<p>Harris Extras Benefits Include:</p>	<p>Day-to-Day Banking:</p> <ul style="list-style-type: none"> • Free introductory checks • Free Harris Debit MasterCard Card with Harris Everyday Benefits rewards program • No annual fee MasterCard and American Express credit cards with rewards programs • Safe deposit box discounts – 10% discount on annual rental, plus \$5 fee discount with automated payment from your personal Harris checking or savings account <p>Bonuses on Deposits:</p> <ul style="list-style-type: none"> • ¼% rate bonus on CDs (all terms) and IRA CDs (terms 12 months or greater) – requires \$5,000 new money • ¼% rate bonus and maintenance fee waived on Statement Savings with \$25 or more per month Auto Save • ¼% rate bonus and maintenance fee waived on Money Market Account and IRA Prime Money Market Account with \$100 or more per month Auto Save
	<p>Discounts on Loans</p> <ul style="list-style-type: none"> • \$250 credit toward mortgage closing costs on home purchase or refinance (primary residences only) • No closing costs on Home Equity Lines of Credit or Home Equity Loans • ¼% rate discount on Home Equity Lines of Credit • Up to ½% rate discount on fixed rate Home Equity Loans with automated payments – ¼% rate discount on a Home Equity Loan, plus an additional ¼% rate discount with payments automatically debited from your personal Harris checking or savings account • Up to ½% rate discount on fixed rate Consumer Loans with automated payments – ¼% rate discount on personal installment loan, plus an additional ¼% rate discount with payments automatically debited from your Harris personal checking or savings account • No annual fee Personal Line of Credit
<p>Optional Features:</p>	<ul style="list-style-type: none"> • Harris Lifestyle Benefits • Direct Deposit • Combined Statements • Free online check images • Overdraft Funding • Auto Save

Fees:

Monthly Service Fee: \$0

Overdraft/Insufficient Funds Fee: \$32.00

1st occurrence \$0 per item

2nd -4th occurrence \$32.00 per item

5th & subsequent occurrences \$32.00 per item

Consecutive - Day Overdraft Fee (Per Day): \$5.00

Harris ATM and POS Transactions: Unlimited

Out of Network ATM: \$2.00 (domestic balance inquiry)

\$2.00 (domestic funds transfer or withdrawal)

\$2.00 (any foreign transaction)

Alternative IDs Accepted: *primary identification. Secondary identification may be requested.*

- Mexican Matricular Consular ID w/ ITIN, Mexican Voter Card
- Other: Passport, Alien registration card
- Secondary: Utility bill, Check Card, Major Credit Card, Student ID, Military ID, Firearm Owners Registration Card, Public Assistance Card, Any US Government Issued ID Card, Social Security card
Voter's Registration Card

CHEX Systems Policy: *Accounts available for persons with NSF/OD history on CHEX Systems (not fraud related)*

- No time designation of the CHEX System report and only if debt has been paid off.

Other Services:

- Financial Education Training / Home Ownership Seminars
- Money Orders/ Cashiers Checks
- Travelers Checks
- Wire Transfer

Harris Indianapolis Locations:

3901 West 86th Street
Indianapolis, IN 46268
(317)875-9500

9775 Fall Creek Rd
Indianapolis, IN 46256
(317)845-9619

Harris Branch Locator:

<https://locator.bmo.com/Default.aspx?t=hb>

Product Name: BANK ON INDY ACCOUNT

Account Features:

Opening Deposit Requirements: \$50
Minimum Balance: NONE

- Checks – Unlimited check writing and ATM use
- Debit Card (for qualifying accounts)
- Bill pay – Free online banking with Bill Pay

Fees:

Monthly Fee: WAIVED

Overdraft/Insufficient Funds: **1ST Overdraft Event up to \$68 waived**

1st occurrence ___\$34___ per item

2nd -4th occurrence ___\$34___ per item

5th & subsequent occurrences ___\$34___ per item

Bounced Check: Same as overdraft/insufficient funds fee (see above)

Out of Network ATM: ___\$2___ (domestic balance inquiry)

___\$2___ (domestic funds transfer or withdrawal)

___\$2___ (any foreign transaction)

- **Loyalty ATM Fee Refund Program** – Up to \$25 in foreign ATM fees per month refunded
- **Free Access to over 37,000 Allpoint network ATMs coast to coast**

Alternative IDs Accepted: *As primary identification. Secondary identification may be requested.*

- Mexican Matricula Consular ID w/ ITIN
- Other: Passport, Alien registration card
- Secondary: Utility bill, Check Card, Major Credit Card, Student ID, Military ID, Any US Government Issued ID Card, Social Security card
Voter's Registration Card

CHEX Systems Policy: *Accounts available for persons with NSF/OD history on
CHEX Systems (not fraud related)*

- Over 1 year old
- Less than 1 year old
- No time designation of the CHEX System report and only if debt has been paid off.

Special Features:

- Direct Deposit from employer is accepted
- Financial education training
- Money orders/ Cashiers checks
- Others: Wire Transfer



Warren MSD
Federal
Credit Union

Product Name: DRAFT ACCOUNT (CHECKING)

Account Features:

Opening Deposit Requirements:
Minimum Balance: 0.00

- Checks
- Debit Card
- Bill pay

Fees:

Monthly Fee: 0.00
Overdraft/Insufficient Funds: \$25.00
 1st occurrence \$0.00 per item
 2nd -4th occurrence \$25.00 per item
 5th & subsequent occurrences \$25.00 per item

Bounced Check: Same as overdraft/insufficient funds fee (see above)
Out of Network ATM: (domestic balance inquiry)
 (domestic funds transfer or withdrawal)
 _____ (any foreign transaction)

Alternative IDs Accepted: *As primary identification. Secondary identification may be requested.*

- Mexican Matricula Consular ID w/ ITIN
- Other: Passport, Alien registration card
- Secondary: Utility bill, Check Card, Major Credit Card, Student ID, Military ID, Any US Government Issued ID Card, Social Security card
Voter's Registration Card

CHEX Systems Policy: *Accounts available for persons with NSF/OD history on CHEX Systems (not fraud related)*

- Over 1 year old
- Less than 1 year old
- No time designation of the CHEX System report and only if debt has been paid off.

Special Features:

- Direct Deposit from employer is accepted
- Financial education training
- Money orders/ Cashiers checks
- Others: Wire Transfer

Special Note: Credit Union Members must have a Regular Share Account to open a "Draft" account. The minimum deposit to open the Regular Share account is \$25.00 and the minimum balance is \$25.00.



Product Name: Free/Student checking Account

Account Features:

Opening Deposit Requirements: for Bank On Indy \$15.00

Minimum Balance: NA

- Checks
- Debit Card (to use as Credit)
- Bill pay

Fees:

Monthly Fee: N/A

Overdraft/Insufficient Funds:

- 1st occurrence **\$23** per item
- 2nd -4th occurrence **\$37** per item
- 5th & subsequent occurrences **\$37** per item

Bounced Check: Same as overdraft/insufficient funds fee (see above)

Out of Network ATM: Included (domestic balance inquiry)

Included (domestic funds transfer or withdrawal)

\$2 (any foreign transaction)

Alternative IDs Accepted: *As primary identification. Secondary ID may be requested*

- Mexican Matricula Consular ID
- Other: Passport, Alien registration card
- Secondary: ITIN, Utility bill, Check Card, Major Credit Card, Student ID, Military ID, Any US Government Issued ID Card, Social Security card, Voter's Registration Card

CHEX Systems Policy: *Accounts available for persons with NSF/OD history on CHEX Systems (not fraud related)*

- Over 1 year old
- Less than 1 year old
- No time designation of the CHEX System report and only if debt has been paid off.

If with Huntington, Chex Systems must be paid off.

If not with Huntington and one occurrence we would typically open the account, unless there is a fraud/abuse concern. If more than one record, we will evaluate for abusive account behavior.

Special Features:

- Direct Deposit from employer is accepted
- Financial education training
- Money orders/ Cashiers checks
- Others: Wire Transfer

KEYBANK

Product Name: Key Express Checking

Account Features:

Opening Deposit Requirements: \$10

Minimum Balance: \$0

- Checks
- Debit Card
- Bill pay

Fees:

Monthly Fee: \$ 0.00

Overdraft/Insufficient Funds: _____

1st occurrence free per item

2nd occurrence 33.00 per item

3rd & subsequent occurrences 38.00 per item

Bounced Check: Same as overdraft/insufficient funds fee (see above)

Out of Network ATM: 2.00 (domestic balance inquiry)

2.00 (domestic funds transfer or withdrawal)

2.00 (any foreign transaction)

Alternative IDs Accepted: *As primary identification. Secondary identification may be requested.*

- Mexican Matricula Consular ID w/ ITIN
- Other: Passport, Alien registration card
- Secondary: Utility bill – **NO** , Check Card – Yes (**Visa or Mastercard logo**), Major Credit Card--- **Yes (signed on back)**, Student ID -- **Yes**, Military ID - **Yes**, Any US Government Issued ID Card - **Yes**, Social Security card - **Yes**, Voter's Registration Card -- **NO**

CHEX Systems Policy: *Accounts available for persons with NSF/OD history on CHEX Systems (not fraud related)*

- Over 1 year old
- Less than 1 year old
- No time designation of the CHEX System report and only if debt has been paid off.

_Other – waiving Chexsystems with completion of Financial Education.

If KeyBank is owed – we will look to redeem balance

Special Features:

- Direct Deposit from employer is accepted
- Financial education training
- Money orders/ Cashiers checks
- Others: Wire Transfer



SALIN BANK

www.salin.com

Product Name: Bank on Salin

Account Features:

Opening Deposit Requirements: \$10.00
Minimum Balance: No Minimum Balance
Checks: Customer buys checks starting as low as \$8.25
Free unlimited check writing - No per check charge
Debit Card: Free Debit Card
Daily ATM Limit \$100, Daily POS Limit \$300,
No ATM Fees at Salin ATMs
Bill pay: Free
Non-interest bearing

Fees:

Monthly Fee: None
Overdraft/Insufficient Funds:
Per occurrence: \$32.50 per item*
*Fee waived – first occurrence only
Overdraft Continuation Fee (after five consecutive days): \$5.00
Out of Network ATM: \$0.00 (domestic balance inquiry)
\$2.00 (domestic funds transfer or withdrawal)
\$2.00 (any foreign transaction)

Alternative IDs Accepted: *As primary identification. Secondary identification may be requested.*

Primary: U.S. Passport; Foreign Passport with U.S. Visa, Indiana issued ID with Photo, U.S. Military ID with Photo

Secondary: Property Tax bill, Tax Return, Utility bill, Voter's Registration Card, Mortgage loan documents, Lease Agreement, Insurance Card, Automobile registration, Student ID with photo and signature, Birth Certificate, Pay stub with customer name/address

CHEX Systems Policy: *Accounts available for persons with NSF/OD history on*

HEX Systems (not fraud related)

No time designation on CHEX System report and only if debt has been paid off.

Special Features:

Free Direct Deposit
Free Easy-to-Balance monthly statement
Money orders/ Cashiers checks: \$8.00
Domestic Wire Transfer: Incoming - \$12.00; Outgoing - \$17.00
International Wire Transfer: Outgoing - \$40.00
Financial education training

ELI LILLY FEDERAL CREDIT UNION

Product Name: Bank On Indy

Account Features:

Opening Deposit Requirements: \$10

Minimum Balance: \$5

Checks

Debit Card

Bill pay

Fees:

Monthly Fee: \$0

Overdraft/Insufficient Funds: First occurrence refunded/educational conversation required with in-house financial counselor

1st occurrence refunded per item

2nd -4th occurrence \$28 per item

5th & subsequent occurrences \$28 per item

Bounced Check: Same as overdraft/insufficient funds fee (see above)

**Out of Network ATM: _____ (domestic balance inquiry)

_____ (domestic funds transfer or withdrawal)

_____ (any foreign transaction)

** Fees determined by out of network provider.

Alternative IDs Accepted: *As primary identification. Secondary identification may be requested.*

Mexican Matricula Consular ID w/ ITIN

Other: Passport, Alien registration card

Secondary: Utility bill, Check Card, Major Credit Card, Student ID, Military ID, Any US Government Issued ID Card, Social Security card
Voter's Registration Card

CHEX Systems Policy: *Accounts available for persons with NSF/OD history on CHEX Systems (not fraud related)*

Over 1 year old

Less than 1 year old

No time designation of the CHEX System report and only if debt has been paid off.

Special Features:

Direct Deposit from employer is accepted

Financial education training

Money orders/ Cashiers checks

Others: Wire Transfer

BOI is not limited to employees of Eli Lilly and Co.

Centra Credit Union

Product Name: Regular Checking

Account Features:

Opening Deposit Requirements: \$5

Minimum Balance: \$0

- Checks (member orders)
- Debit Card (free)
- Bill pay (free with at least one bill paid per month)

Fees:

Monthly Fee: \$0

Overdraft/Insufficient Funds: Courtesy Pay
1st occurrence free for BOI members per item
2nd -4th occurrence \$26 Courtesy Pay per item
5th & subsequent occurrences \$26 Courtesy Pay per item

Bounced Check/NSF: 1st occurrence free for BOI members per item
2nd -4th occurrence \$30 NSF;
5th & subsequent occurrences \$30 per item

Out of Network ATM: \$0 (domestic balance inquiry)
\$0 (domestic funds transfer or withdrawal)
\$1.50 after 4 free per month any (any foreign transaction)

Alternative IDs Accepted: *As primary identification. Secondary identification may be requested.*

- Mexican Matricula Consular ID w/ ITIN
- Other: Passport
- Secondary: Utility bill, Check Card, Major Credit Card, Student ID, Military ID, Any US Government Issued ID Card, Social Security card, Mexican Matricula Consular ID w/ ITIN, Alien registration card

CHEX Systems Policy: *Accounts available for persons with NSF/OD history on CHEX Systems (not fraud related)*

- Over 1 year old
- Less than 1 year old
- No time designation of the CHEX System report and only if debt has been paid off.
- X Not if DDA closed, paid or unpaid

Special Features:

- Direct Deposit from employer is accepted
- Financial education training (Offered, not required)
- Money orders/ Cashiers checks (Money orders \$2; Cashiers checks \$3)
- Others: Wire Transfer (Incoming \$5; Outgoing \$15)

Centra Credit Union

Product Name: __Opportunity Account_____

Account Features:

Opening Deposit Requirements: __\$30_____

Minimum Balance: __\$5_____

- Checks (member orders)
- Debit Card (free)
- Bill pay (free with at least one bill paid per month)

Fees:

Monthly Fee: __\$5 with Direct Deposit, \$8 without Direct Deposit _____

Overdraft/Insufficient Funds: __Courtesy Pay not provided with Opportunity Acct.

1st NSF occurrence: free for BOI members per item

2nd -4th occurrence __\$26_____ per item

5th & subsequent occurrences __\$26_____ per item

Bounced Check: Same as overdraft/insufficient funds fee (see above)

Out of Network ATM: __\$0__ (domestic balance inquiry)

__\$0__ (domestic funds transfer or withdrawal)

__\$1.50 after 4 free per month__(any foreign transaction)

Alternative IDs Accepted: *As primary identification. Secondary identification may be requested.*

Mexican Matricula Consular ID w/ ITIN

Other: Passport

Secondary: Utility bill, Check Card, Major Credit Card, Student ID, Military ID, Any US Government Issued ID Card, Social Security card, Mexican Matricula Consular ID w/ ITIN, Alien registration card

CHEX Systems Policy: *Accounts available for persons with NSF/OD history on CHEX Systems (not fraud related)*

Over 1 year old

Less than 1 year old

No time designation of the CHEX System report and only if debt has been paid off.

X Not if DDA closed, unpaid

Special Features:

Direct Deposit from employer is accepted

Financial education training (4 online modules required for release of \$25 initial deposit)

Money orders/ Cashiers checks (Money orders \$2; Cashiers checks \$3)

Others: Wire Transfer (Incoming \$5; Outgoing \$15)

KEMBA Credit Union

Product Name: Premium Checking Account

Account Features:

Opening Deposit Requirements: \$5.00
Minimum Balance: \$0.00

- Checks- First 50 Free and Free thereafter if account qualifies to earn interest
- Debit Card- Free
- Bill pay- Fee

Fees:

Monthly Fee: Free Account, Pays premium interest on balances up to \$5,000 by participating in online banking products, debit card usage, and direct deposit

Overdraft/Insufficient Funds: We will transfer funds from your KEMBA savings 1 time per month free of charge as an overdraft source, \$5 thereafter. If savings funds are exhausted then overdraft/ insufficient fund charges will apply:

- 1st occurrence \$30.00 per item
- 2nd -4th occurrence \$30.00 per item
- 5th & subsequent occurrences \$30.00 per item

Bounced Check: Same as overdraft/insufficient funds fee (see above)

Out of Network ATM: \$0.00 (domestic balance inquiry)***

\$0.00 (domestic funds transfer or withdrawal)***

\$0.00(any foreign transaction)***

***We do not charge a fee for these services, the foreign ATM machine may charge a fee.

Alternative IDs Accepted: *As primary identification. Secondary identification may be requested.*

- Mexican Matricula Consular ID w/ ITIN
- Other: **Passport**, Alien registration card
- Secondary: **Utility bill**, Check Card, Major Credit Card, **Student ID**, **Military ID**, Any US Government Issued ID Card, Social Security card
Voter's Registration Card

CHEX Systems Policy: *Accounts available for persons with NSF/OD history on CHEX Systems (not fraud related)*

- Over 1 year old
- Less than 1 year old
- No time designation of the CHEX System report and only if debt has been paid off.**

Special Features:

- Direct Deposit from employer is accepted**
- Financial education training
- Money orders/ Cashiers checks**
- Others: Wire Transfer**

Old National Bank

Product Name: Old National Bank Free Checking

This product is available to Bank-on customer or any new customer who has never had a traditional bank account with any of our financial institutions.

Account Features:

Opening Deposit Requirements: \$50

Minimum Balance: N/A

- Checks
- Debit Card
- Overdraft Courtesy automatic to qualified customers
- Bill pay

Fees:

Monthly Fee: -0-

Overdraft/Insufficient Funds: if overdraft protection is not on the account

NSF fees \$35.00 per item

1st occurrence waived per item

2nd -4th occurrence \$35.00 per item

5th & subsequent occurrences \$35.00 per item

Bounced Check: Same as overdraft/insufficient funds fee (see above)

Out of Network ATM: -0- (domestic balance inquiry)

\$3.00 (domestic funds transfer or withdrawal)

\$2.00 (any foreign transaction)

Alternative IDs Accepted: *As primary identification. Secondary identification may be requested.*

- Mexican Matricula Consular ID w/ ITIN
- Other: Passport, Alien registration card
- Secondary: Utility bill, Check Card, Major Credit Card, Student ID, Military ID, Any US Government Issued ID Card, Social Security card
Voter's Registration Card

CHEX Systems Policy: *Accounts available for persons with NSF/OD history on CHEX Systems (not fraud related)*

Over 1 year old

Less than 1 year old

No time designation of the CHEX System report and only if debt has been paid off.

Special Features:

- Direct Deposit from employer is accepted
- Financial education training
- Money orders/ Cashiers checks
- Others: Wire Transfer

X = available service

Old National Bank

Product Name: New Start Checking

Product for individuals currently on Check Systems (Not available

If on Check Systems as a result of Fraud

If potential customer owes fees to Old National Bank, fees must be paid before account can be opened. This does not apply if fees are owed to another financial institution.

Account Features:

Opening Deposit Requirements: \$50.00

Minimum Balance: N/A

- Checks
- Debit Card (not available with initial opening of account)
- On-line bill pay

Fees:

Monthly Fee: \$8.00

Overdraft/Insufficient Funds: \$35.00 per item

1st occurrence waived for Bank –on customer

2nd -4th occurrence \$35.00 per item

5th & subsequent occurrences \$35.00 per item

Bounced Check: Same as overdraft/insufficient funds fee (see above)

Out of Network ATM: -0- (domestic balance inquiry)

\$3.00 (domestic funds transfer or withdrawal)

\$2.00 (any foreign transaction)

Alternative IDs Accepted: *As primary identification. Secondary identification may be requested.*

- Mexican Matricula Consular ID w/ ITIN
- Other: Passport, Alien registration card
- Secondary: Utility bill, Check Card, Major Credit Card, Student ID, Military ID, Any US Government Issued ID Card, Social Security card
Voter's Registration Card

CHEX Systems Policy: *Accounts available for persons with NSF/OD history on CHEX Systems (not fraud related)*

Over 1 year old

Less than 1 year old

No time designation of the CHEX System report and only if debt has been paid off.

Special Features:

- Direct Deposit from employer is accepted
- Financial education training
- Money orders/ Cashiers checks
- Others: Wire Transfer

Note: X = available

FIFTH THIRD BANK

Product Name: Balance Builder Checking Package

Account Features:

Opening Deposit Requirements: \$50
Minimum Balance: N/A

- x Checks
- x Debit Card
- x Bill pay

Fees:

Monthly Fee: \$7.50 Fee waived if account receives 1 direct deposit of \$100 or more in the previous 35 days or 1 automatic transfer of \$100 or more to a Fifth Third personal savings account during the previous 35 days AND (ii) total net transfers from your checking to savings during the previous 35 days equal \$100 or more or buying things with your account – Five (5) or more combined (Debit Card Purchases (signature or PIN) + Checks Written + Online Bill Payments + Billpayer 2000 debits) in the last 35 days

Overdraft/Insufficient Funds: _____
1st occurrence \$25 per item
2nd -4th occurrence \$33 per item
5th & subsequent occurrences \$37 per item

Bounced Check: Same as overdraft/insufficient funds fee (see above)
Out of Network ATM: \$2.00 (domestic balance inquiry)
\$2.00 (domestic funds transfer or withdrawal)
3% of transaction (any foreign transaction)

Alternative IDs Accepted: *As primary identification. Secondary identification may be requested.*

- X Mexican Matricula Consular ID w/ ITIN
- X Other: Passport, Alien registration card
- X Secondary: Major Credit Card, Student ID, Military ID, Any US Government Issued ID Card

CHEX Systems Policy: *Accounts available for persons with NSF/OD history on CHEX Systems (not fraud related)*

- Over 1 year old
- Less than 1 year old
- x No time designation of the CHEX System report and only if debt has been paid off.

Special Features:

- X Direct Deposit from employer is accepted
- X Financial education training
- X Money orders/ Cashiers checks
- X Others: Wire Transfer

FORUM Credit Union

Product Name: Direct Checking Account

Account Features:

Opening Deposit Requirements: \$5.00

Minimum Balance: no minimum balance requirement, must have direct deposit,

All checks deposited into savings with an 11-day hold

■ Checks – unlimited check writing

■ Debit Card – withdrawal only

■ Bill pay - free

Fees:

Monthly Fee: \$10

Overdraft/Insufficient Funds:

- 1st occurrence \$34 per item
- 2nd and 3rd occurrence \$36 per item
- 4th and 5th occurrence \$38 per item
- 6th occurrence and beyond \$39 per item

Bounced Check: Same as overdraft/insufficient funds fee (see above)

Out of Network ATM: \$2 (domestic balance inquiry)

\$2 (domestic funds transfer or withdrawal)

_____ (any foreign transaction) *fees determined by out of network provider.

Alternative IDs Accepted: *As primary identification. Secondary identification may be requested.*

■ Mexican Matricula Consular ID w/ ITIN

■ Other: Passport, Alien registration card

■ Secondary: Utility bill, Check Card, Major Credit Card, Student ID, Military ID, Any US Government Issued ID Card, Social Security card
Voter's Registration Card

CHEX Systems Policy: *Accounts available for persons with NSF/OD history on CHEX Systems (not fraud related)*

Over 1 year old

Less than 1 year old

■ No time designation of the CHEX System report and only if debt has been paid off.

Special Features:

■ Direct Deposit from employer is accepted

■ Financial education training

■ Money orders/ Cashiers checks

■ Others: Wire Transfer