

# Checking Accounts



800-388-7000

## BASIC TERMS AND CONDITIONS

Account Opening and Usage	Minimum Deposit Needed to Open Account	<b>\$0</b>	no ongoing minimum balance
	Below Minimum Balance Fee	<b>\$0</b>	no ongoing minimum balance
	Monthly Maintenance Fee	<b>\$0</b>	no monthly maintenance fee
	Debit Card Annual Fee	<b>\$0</b>	
	ATM Fees	<b>\$0</b>	for using BCU's ATM
	ATM Fees	<b>\$0</b>	for using non-BCU owned ATM
	Non-Sufficient Funds (NSF) Fee	<b>\$29</b>	per item
	Returned Check Fee	<b>\$15</b>	per declined check deposited to your account
	Stop Payment Fee	<b>\$25</b>	per item to stop payment for up to 6 months
	Account Closing Fee	<b>\$0</b>	if account closed within 90 days of opening
	Other Service Fees		Please consult BCU's Fee Schedule for full listings

Overdraft Options for Consumers with Debit Cards* <small>*applies to available account balances</small>	Option A: (Default)	No Overdraft Service	If you choose not to opt in to any kind overdraft service, transactions that would cause an overdraft will be declined	
	Option B	Overdraft Transfer Fee	<b>\$0</b> per overdraft covered by transfer from linked savings account or line of credit	
	Option C: Courtesy Payment	Courtesy Payment	<b>\$29</b>	per overdraft covered by credit union
		Maximum Amount of Courtesy Payment Fees per Day	<b>5</b>	Limited to five fees per day

Processing Policies	Posting Order BCU makes every effort to post items in the following order	ACH Credit, ACH Debit, Debit Card transactions – as presented throughout the day
	Deposit Hold Policy	<ul style="list-style-type: none"> <li>Cash deposit with teller: same day</li> <li>Check deposit with teller: over \$500 up to 2 business days, and up to 5 business days for larger deposits</li> <li>Cash or check deposit at an ATM: between 2 – 5 business days</li> <li>Direct Deposit: same day</li> <li>Wire transfer: same day</li> <li>If something causes a longer hold on a deposit, the first \$200 or \$100 for new accounts (first 30-days), of that deposit will be made available the next business day</li> <li>Funds from non-bank checks may take an extra business day to become available</li> </ul> <p>A "business day" is a non-holiday weekday.</p>

Dispute Resolution	<p>If you have a dispute regarding your account or the service you have received, you should notify your local service center. You may request escalation of your issue within the credit union. We will do our best to resolve the issue directly with you.</p> <p>If we are unable to resolve the dispute to your satisfaction, you may contact the Credit Union Division of the State of Illinois Department of Financial and Professional Regulation. BCU is incorporated under the laws of the State of Illinois and is subject to oversight by this regulatory body.</p>
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