



## Senior Checking – Account Detail and Fee Consent

<b>Account Requirement</b>	<b>Monthly Direct Deposits originating from the Social Security Administration or a Pension <u>AND</u> at least one, the primary or joint account owner, must be 62 years or older.</b>
<b>Monthly Service Charge</b>	<b>\$0</b>
<b>Minimum Amount to Open</b>	<b>\$25</b>
<b>Minimum Balance</b>	<b>\$0</b>
<b>Pays Interest</b>	<b>No</b>
<b>Other Fees (NSF, Returns, etc.)</b>	<b>Same as the current fee schedule</b>
<b>ATM Deposits</b>	<b>Four (4) free deposits per monthly statement cycle, \$2.00 thereafter.</b>
<b>Check Writing Fee</b>	<b>Ten (10) free per monthly statement cycle, \$.50 thereafter</b>

As a requirement of the Senior Checking account you must receive a monthly direct deposit. If a direct deposit is not received during the monthly statement cycle a 30-day notice letter will be sent to the address on file. This notice will require the member to establish/re-establish their direct deposit. If you fail to do so, your account will be converted to a Performance Checking. This conversion will take effect 30-days from the date of the notice so you are given ample time to act.

Fees and account terms are subject to change.

By signing below, I acknowledge that I received a copy of the SAG-AFTRA Federal Credit Union Account Disclosure and Fee Disclosure and I understand the terms and applicable fees described therein. I furthermore assume full responsibility for any legitimate charges incurred and agree to abide by the terms of my account (*legitimate charges are charges that are not incurred due to fraud or by Credit Union error*) and acknowledge that any fees from legitimate charges will not be waived. Additionally, I acknowledge that the Fee Disclosure is subject to change. If two or more members jointly hold this account, the Credit Union shall treat the consent of any account owner as consent for the account number below.

\_\_\_\_\_  
Authorizing Signature & Consent

\_\_\_\_\_  
Date

\_\_\_\_\_  
Account Number

\_\_\_\_\_  
Clearly Print Name