



eChecking – Account Detail and Fee Consent

Account Requirement	Enrolled in eStatements
Monthly Service Charge	\$0
Minimum Amount to Open	\$25
Minimum Balance	\$0
Pays Interest	No
Other Fees (<i>NSF, Returns, etc.</i>)	Same as the current fee schedule
ATM Deposits	Four (4) free deposits per monthly statement cycle, \$2.00 thereafter.
Check Writing Fee	Five (5) free per monthly statement cycle, \$.50 thereafter
Bad Email Fee ¹	\$2.95 per mail piece

¹If an attempt to distribute disclosures, statements or other necessary information is rejected due to a bad email address, a fee will be assessed for having to mail the necessary notice.

As a requirement of the eChecking account you must be enrolled in Online Banking and eStatements at all times. If an email is returned back to the Credit Union as undeliverable, a \$2.95 fee will be assessed to the account and a 30-day notice letter will be sent to the address on file. This notice will require the member to update their contact information with a valid email address. **If you fail to provide a valid email address and/or your account is not enrolled in Online Banking and eStatements for more than 30 days, 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