# Checking Account Basic Terms, Conditions and Comparison

<table>
<thead>
<tr>
<th>Account Opening and Usage</th>
<th>NextGen Checking (ages 18 through 24)</th>
<th>Advantage Checking</th>
<th>Premier Checking</th>
<th>High Rate Checking</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum Deposit to Open Account</td>
<td>$25</td>
<td>$25</td>
<td>$25</td>
<td>$20,000</td>
</tr>
</tbody>
</table>

### Monthly Service Charge

- **NextGen Checking**: $2.95 or $0.00 with e-Statements (paper statements waived)
- **Advantage Checking**: $5.95 or $3.95 with e-Statements (paper statements waived)
- **Premier Checking**: $8.95 or $6.95 with e-Statements (paper statements waived)
- **High Rate Checking**: $12.95 or $10.95 with e-Statements (paper statements waived)

### How to Waive Monthly Service Charge

- Waived with:
  - $250 daily checking balance
  - Direct Deposit of $100
  - Gold or Platinum level of Relationship Rewards*

### Dividends and Dividend Rates

- **NextGen Checking**: No Dividends Earned
- **Advantage Checking**: No Dividends Earned
- **Premier Checking**: Dividends are earned each day your checking balance is $2,500 or more. Refer to our Account Rate Sheet for current rates.
- **High Rate Checking**: Dividends are earned each day your checking balance is $20,000 or more. Refer to our Account Rate Sheet for current rates.

### ATM Fees

- **NextGen Checking**: No Charge at Logix and CO-OP ATMs
- **Advantage Checking**: No Charge at Logix and CO-OP ATMs
- **Premier Checking**: No Charge at Logix and CO-OP ATMs
- **High Rate Checking**: No Charge at Logix and CO-OP ATMs

### Fees for Using Other ATMs

- $1.95 per transaction – This Logix fee is waived at all Relationship Rewards Program levels. Other ATM owners may charge you an ATM surcharge - We rebate ATM surcharges at all Relationship Rewards Program levels up to $3.50 per transaction.

### Non-Sufficient Funds Fee

- **Rate**: $30 per item

### Returned Item Fee

- **Rate**: $29 per item

### Stop Payment Fee

- **Rate**: $20 per item written, or sequential range of items if blank (lost or stolen)
  - No charge if requested through our Online Banking or Telephone Banking service.

### Account Closing Fee

- **Rate**: None

### Other Services Fee

- Please refer to our Schedule of Service Charges and Fees for a list of additional service fees

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*Silver Relationship Rewards level: $20,000 in combined household balance; Gold Relationship Rewards level: $35,000 in combined household balance; Platinum Relationship Rewards level: $100,000 in combined household balance. Combined household balance includes any loan, mortgage, checking, money market and savings balances (excluding certificates). Refer to our Relationship Rewards program for more information.

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Refer to our Account Rate Sheet, Membership and Accounts Agreement and Disclosure, Schedule of Service Charges and Fees, and Relationship Rewards program for complete information.

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Federally insured by NCUA

See Reverse

13718-7(06/18)150
### Overdraft Options for Debit Cards

<table>
<thead>
<tr>
<th>Option</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Option A – No Overdraft Service</strong></td>
<td>If you choose not to Opt-In to our Courtesy Pay overdraft protection service to cover your ATM and one-time everyday Debit Card transactions, then those ATM and Debit Card transactions that would cause an overdraft to your checking account will be declined at no cost to you.</td>
</tr>
<tr>
<td><strong>Option B – Overdraft Protection Transfer Fee</strong></td>
<td>$4.00 per item – Debit card Point-of-Sale purchase and payment transactions are covered by overdraft protection transfer from your Logix savings or credit card account.</td>
</tr>
</tbody>
</table>
| **Option C – Overdraft Fee (Courtesy Pay)** | No Courtesy Pay Fee is charged if your overdraft is $5.00 or less. The following tiered fees apply if your overdraft is more than $5.00:  
  • **No Charge** for any item/transaction of $5.00 or less;  
  • **$10.00** for each item/transaction amount from $5.01 to $15.00; and  
  • **$30.00** for each item/transaction amount over $15.00. |

### Processing Policies

<table>
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<tr>
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<tr>
<td><strong>Posting Order</strong></td>
<td>Check withdrawals are processed as received and in check number order beginning with lower check numbers up through higher check numbers. Other withdrawals such as withdrawals conducted in person, ACH debits, Debit Card transactions, Point of Sale (POS) and ATM transactions, telephone transfers, Online Banking and other one-time or recurring electronic funds transfers, and Bill Pay Payments are processed as they occur and are received. Deposits are processed as received.</td>
</tr>
<tr>
<td><strong>Deposit Hold Policy</strong></td>
<td></td>
</tr>
</tbody>
</table>
  • **Electronic Deposits – Same Day Availability:** Direct deposit, ACH credit, wire transfers  
  • **Deposit with Teller - Next Day Availability:** Cash, On-Us check, U.S. Treasury check, State and government agency check, Cashier’s Check, Certified Check, Teller Check or U.S. Postal Money Order payable to you  
  • **Deposit with Teller – Two Business Days:** All other checks not mentioned above  
  • **Deposit at Logix ATM – Two Business Days:** All cash and checks  
  • **Deposit at CO-OP ATM – Five Business Days:** All cash and checks  
  If something causes a longer hold on a deposit, the first $200 will be available no later than the next business day. Longer holds may apply to deposits exceeding $5,000 in a single business day, deposits made to new accounts, and under certain circumstances. Refer to our Holds and Deposited Funds Availability Policy for complete information. A “business day” is a non-holiday weekday. |

### Dispute Resolution

<table>
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<tbody>
<tr>
<td><strong>Binding Arbitration</strong></td>
<td>We require binding arbitration on disputes. Refer to our Membership and Accounts Agreement and Disclosure for complete information.</td>
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</table>