



CHECKING ACCOUNT BASIC TERMS, CONDITIONS AND COMPARISON

		NEXTGEN CHECKING (ages 18 through 24)	ADVANTAGE CHECKING	PREMIER CHECKING	HIGH RATE CHECKING
Account Opening and Usage	Minimum Deposit to Open Account	\$25	\$25	\$25	\$20,000
	Monthly Service Charge	\$2.95 or \$0.00 with e-Statements <i>(paper statements waived)</i>	\$5.95 or \$3.95 with e-Statements <i>(paper statements waived)</i>	\$8.95 or \$6.95 with e-Statements <i>(paper statements waived)</i>	\$12.95 or \$10.95 with e-Statements <i>(paper statements waived)</i>
	How to Waive Monthly Service Charge	Waived with: <ul style="list-style-type: none"> • \$250 daily checking balance - <i>or</i> • Direct Deposit of \$100 - <i>or</i> • Gold or Platinum level of Relationship Rewards* 	Waived with: <ul style="list-style-type: none"> • \$750 daily checking balance - <i>or</i> • Direct Deposit of \$250 - <i>or</i> • Gold or Platinum level of Relationship Rewards* 	Waived with: <ul style="list-style-type: none"> • \$2,500 daily checking balance - <i>or</i> • Gold or Platinum level of Relationship Rewards* 	Waived with: <ul style="list-style-type: none"> • \$20,000 daily checking balance - <i>or</i> • Gold or Platinum level of Relationship Rewards*
	Dividends and Dividend Rates	No Dividends Earned	No Dividends Earned	Dividends are earned each day your checking balance is \$2,500 or more. Refer to our Account Rate Sheet for current rates.	Dividends are earned each day your checking balance is \$20,000 or more. Refer to our Account Rate Sheet for current rates.
	ATM Fees	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	\$30 per item			
	Returned Item Fee	\$29 per item			
	Stop Payment Fee	\$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	None			
Other Services Fee	Please refer to our Schedule of Service Charges and Fees for a list of additional service fees				

*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.

SEE REVERSE



NEXTGEN CHECKING, ADVANTAGE CHECKING, PREMIER CHECKING, AND HIGH RATE CHECKING

Overdraft Options for Debit Cards	Option A – No Overdraft Service	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.
	Option B – Overdraft Protection Transfer Fee	\$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.
	Option C – Overdraft Fee (Courtesy Pay)	<p>No Courtesy Pay Fee is charged if your overdraft is \$5.00 or less.</p> <p>The following tiered fees apply if your overdraft is more than \$5.00</p> <ul style="list-style-type: none"> • 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. <p>The maximum you could be charged per day on Consumer accounts is five (5) overdraft fees totaling up to \$150.00 and on Sole Proprietorship accounts is ten (10) overdraft fees totaling up to \$300.00.</p>
Processing Policies	Posting Order <i>The order in which withdrawals and deposits are processed</i>	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.
	Deposit Hold Policy <i>When funds deposited to your account are available</i>	<ul style="list-style-type: none"> • 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 <p>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. <i>A “business day” is a non-holiday weekday.</i></p>
Dispute Resolution	Binding Arbitration	<p>We require binding arbitration on disputes.</p> <p>Refer to our Membership and Accounts Agreement and Disclosure for complete information.</p>