

BECU

Name of account, if any:

Monthly/Maintenance fee: Free

Minimum Opening Deposit Requirement: \$5.00

ATM charges

- **Within network:** None
- **Out-of-network charged by this institution:** None
(There may also be an originating charge)

Acceptance of alternative ID (non-U.S. government IDs) (*In addition to Mexican Matricula Card and ITIN in lieu of Social Security Number*): None

Availability of free printed checks/cost to order printed checks: \$10.00

Can a customer open an account online? Yes but Matricula ID would require in-person visit.

Availability/cost of online banking: Yes, at no cost.

Availability/cost of online bill pay: Yes, at no cost

Cost, if any, of savings account: None

Availability of direct deposit: Yes

Availability/cost of outgoing foreign wire transfers: Yes, \$15.00 per outgoing wire transfer.

Cost of money orders: Not available

Cost of cashier's checks: 3 free per visit and \$2.00 thereafter.

Foreign languages that can be accommodated by branches:

BECU Employees use a “language line” that has a customer service representative available who can speak the language needed. Over 160 languages are available through this service. The below listed languages are the languages most often used by BECU, in order of frequency:

Spanish	Swahili
Russian	Cambodian
Armenian	Cantonese
Vietnamese	Thai
Korean	Samoan
Mandarin	Bosnian
Farsi	Taiwanese
	+ 150 more

Availability of auto loans: Yes

Availability of “small dollar” (under \$1000) loans/alternative payday loans: No

Financial incentives for completing financial education? No

Repayment of outstanding overdrafts required before opening an account? Yes

Will consider opening an account for someone placed on ChexSystems less than 6 months ago?

Yes, on a case by case basis.

Innovative savings programs/incentives for savings:

Yes, BECU members who agree to e-statements and have either direct deposit or utilize free bill payment services will earn a premium rate on their first \$500.00 in both their check and savings accounts.

In addition to waiving one set of OD/NSF fees per year, participating financial institutions have agreed to offer one additional service or feature to help customers avoid NSF/OD occurrences/fees. What are you offering?

BECU members can apply for a line of credit to act as a safeguard. In addition, members can utilize their savings account as an additional safety net at no charge. When opening an account BECU staff will work with each member to structure the account to minimize the possibility of an NSF occurrence.

Note: All products and services of financial institutions are subject to change.

4/09