

Express Credit Union

Name of account, if any:

Monthly/Maintenance fee: Free

Minimum Opening Deposit Requirement: \$10.00

ATM charges

- **Within network:** none
- **Out-of-network charged by this institution:** \$1.00
(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*): Requires an ID, but will open a non-interest bearing account without ITIN or SSN

Availability of free printed checks/cost to order printed checks: 1 free trial pack

Can a customer open an account online? No, can apply online but not open

Availability/cost of online banking: Free

Availability/cost of online bill pay: Free

Cost, if any, of savings account: Free

Availability of direct deposit: Yes

Availability/cost of outgoing foreign wire transfers: \$20 each; Directo a Mexico and MoneyGram \$6 each

Cost of money orders: \$1.00

Cost of cashier's checks: 1 free daily / additional daily checks \$2.00 each

Foreign languages that can be accommodated by branches: Spanish, Tagalog, Arabic, Tigrinya

Availability of auto loans: Yes

Availability of “small dollar” (under \$1000) loans/alternative payday loans: Yes (small loans under \$1,000)

Financial incentives for completing financial education? No

Repayment of outstanding overdrafts required before opening an account? May be required

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

Innovative savings programs/incentives for savings: Christmas Club has higher dividend rate than regular savings /‘Add-To CD’ – Can open with \$100 minimum, \$25 incremental deposits 12/24 month terms. No matching accounts currently available.

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?

- Overdraft protection available through line of credit, savings transfer, or VISA for \$5/transfer
- 2nd set of waived NSF/OD fees if member contacts ECU and participates in financial education class on checking account management. Financial education class is designed to reduce risk of future overdrafts.