

Verity Credit Union

Name of account, if any: Value Checking

Monthly/Maintenance fee: Free

Minimum Opening Deposit Requirement: \$6 (\$5 membership, plus \$1 into checking)

ATM charges

- Within network: Free
- Out-of-network charged by this institution: Free
(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*): Tribal ID

Availability of free printed checks/cost to order printed checks: \$12.75

Can a customer open an account online? Yes

Availability/cost of online banking: Free

Availability/cost of online bill pay: Free

Cost, if any, of savings account: \$5 membership fee (required)

Availability of direct deposit: Yes

Availability/cost of outgoing foreign wire transfers: \$40 each

Cost of money orders: \$2.00

Cost of cashier's checks: \$2.00

Foreign languages that can be accommodated by branches: None

Availability of auto loans: Yes

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

4/09

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

Financial incentives for completing financial education? Yes

Repayment of outstanding overdrafts required before opening an account? To any financial institution owed

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

Innovative savings programs/incentives for savings: Savers Certificate

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? Members can apply for a line of credit to use as Overdraft Protection. Members may also set up Overdraft Protection linked to their savings account with a \$7.00 charge per occurrence. Will call Value Checking members when they overdraft to ensure they are aware of how the program works and to provide additional educations and/or alternative options. Verity also offers free financial counseling services.