

Watermark Credit Union

Name of account, if any: Regular Share, Free Checking

Monthly/Maintenance fee: None

Minimum Opening Deposit Requirement: \$25 in Regular Share Account

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*): None

Availability of free printed checks/cost to order printed checks: Free

Can a customer open an account online? No

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: Free domestic wires with checking account, otherwise \$15.00 Domestic and \$35.00 International

Cost of money orders: \$2.00

Cost of cashier's checks: First 3 per month free then \$5.00 for each additional

Foreign languages that can be accommodated by branches: Most languages through language line

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

4/09

Availability of auto loans: Available with qualifying credit

Availability of “small dollar” (under \$1000) loans/alternative payday loans: Payday Freedom Loan, minimum amount \$200, can be taken in increments of \$50.00 after that

Financial incentives for completing financial education? If the member does not qualify for a checking account they can work with inBalance and complete an online course, successful completion will qualify them from for checking

Repayment of outstanding overdrafts required before opening an account? On a case-by-case basis

Will consider opening an account for someone placed on ChexSystems less than 6 months ago? On a case by case basis

Innovative savings programs/incentives for savings: The Payday Freedom Loan requires 2% of the loan proceeds to go into a savings account, the intention is to pay off the loan with the savings account.

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? The Payday Freedom Loan can help members get out of the NSF cycle in addition to the Payday Lending cycle.