

Woodstone Credit Union

Name of account, if any: Breakaway Savings/Checking

Monthly/Maintenance fee: Free

Minimum Opening Deposit Requirement: \$25 (must remain in savings account, to be eligible for products and services)

ATM charges

- Within network: Free
- Out-of-network charged by this institution: 2 Free per month; \$.75 per additional transaction
(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: 1 free box

Can a customer open an account online? No

Availability/cost of online banking: Free

Availability/cost of online bill pay: \$4.95 per month (free 90 day trial)

Cost, if any, of savings account: \$25 deposit into savings account

Availability of direct deposit: Yes

Availability/cost of outgoing foreign wire transfers: \$30 each

Cost of money orders: 5 free per month (\$2 for each additional)

Cost of cashier's checks: 3 free per month (\$3 for each additional)

Foreign languages that can be accommodated by branches: None

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

Availability of auto loans: Yes

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

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: Regular Savings

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 is available from Savings (Free)

Member can set up an Online Banking alert to be notified when account balance reaches a specified amount. (Free)