## Access Checking

### Basic Terms & Conditions

<table>
<thead>
<tr>
<th>Account Opening and Usage</th>
<th>Minimum Deposit Needed to Open Account</th>
<th>Monthly Fee</th>
<th>Fee When Requirement Met</th>
<th>Interest-Bearing</th>
<th>ATM Fees</th>
<th>ATM Fees</th>
<th>Non-Sufficient Funds (NSF) Fee</th>
<th>Deposited Item Returned Fee</th>
<th>Stop Payment Fee</th>
<th>Account Closing Fee</th>
<th>Other Service Fees</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$50</td>
<td>$5</td>
<td>$0</td>
<td>No</td>
<td>$0</td>
<td>$0</td>
<td>$30</td>
<td>$10</td>
<td>$29</td>
<td>$0</td>
<td>$0</td>
</tr>
</tbody>
</table>

- No ongoing minimum balance.
- Waived with either requirement below, or for all accounts held by primary owners under age 18.
- 4 Qualifying Services (see list below) or $10,000 average combined balance in deposit and/or loan accounts.
- For using an ATM in UW Credit Union’s network.
- For using an ATM outside UW Credit Union’s network with a debit card.
- Per declined transaction made against insufficient available funds (if not excluded; max 1 fee per account per day).
- The order in which withdrawals and deposits are processed
- Direct Deposit (ACH) and Wire Transfers: same day.
- Cash or check deposit with Teller: same day.
- Cash or check deposit at ATM or with Mobile Deposit: available the second business day (portions available immediately).
- New accounts (first 30 days): certain checks will be available no later than the seventh business day.
- Availability may be delayed in other situations, but the first $200 will be available the same day.
- Foreign checks and drafts: availability is delayed for the time it takes us to collect the funds from the Financial Institution upon which it is drawn.

### Overdraft Options for Consumers with Debit Cards

<table>
<thead>
<tr>
<th>Overdraft Penalty</th>
<th>Option: Overdraft Transfer Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0</td>
<td>$5</td>
</tr>
</tbody>
</table>

- All non-recurring debit card purchases or ATM withdrawals causing an overdraft are declined at no cost to you. Recurring debit card purchases are handled like ACH debits below.
- Each overdraft may be covered by transfer from savings, checking or line of credit (in $100 increments). Fee is waived for overdrafts less than $10 below the available balance.

### Overdraft Options for Checks & ACH Debits

<table>
<thead>
<tr>
<th>Option A: No Overdraft Service</th>
<th>Option B: Overdraft Transfer Fee</th>
<th>Option C: Overdraft Penalty “Basic Reserve”</th>
<th>Maximum Number of Overdraft Penalty Fees per Day</th>
<th>Minimum Amount Required to Trigger an Overdraft Penalty Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>$30</td>
<td>$5</td>
<td>$30</td>
<td>1</td>
<td>$10</td>
</tr>
</tbody>
</table>

- All checks and ACH debits presented that would cause an overdraft are returned unpaid (the standard NSF fee applies).
- Each overdraft may be covered by transfer from savings, checking or line of credit (in $100 increments). Fee is waived for overdrafts less than $10. Maximum 1 fee per day.
- If eligible, all checks and ACH debits presented that would cause an available balance overdraft beyond what is available in Option B are paid (up to $200-Basic Reserve), and standard NSF fees apply. Otherwise items are returned unpaid (standard NSF fees apply). Any overdraft covered by Basic Reserve must be repaid within 30 days or accounts may be closed.

### Dispute Resolution Agreement

- If you have a dispute regarding your account or the service you have received, please contact UW Credit Union at 800-533-6773, or contactus@uwcu.org.
- UW Credit Union does not require mandatory arbitration for any dispute resolution.

### Qualifying Services

- Savings
- Checking
- ATM or Debit Card
- Visa Credit Card
- Long-Term Asset Accounts: Money Markets, Certificates, IRAs, College Fund
- Vehicle Loans
- Home Loans
- Home Equity Loans/Lines
- Student Loans
- Overdraft/Personal Loans/Lines
- Alternative Investments
- Paperless Statements
- Direct Deposit or Mobile Deposit
- Member 10+ Years

**Note:** Not available for accounts held by primary owners under age 18.

ATM or debit card must be active with one transaction posted within the previous four months. Credit card must be active with one transaction posted anytime within the previous four months or carry a balance greater than zero. Direct Deposit or Mobile Deposit must be active within the previous four months and must total at least $200 in an active month.

To count as one Qualifying Service, at least one of the following minimum balances is required: Money Market - $2,500; IRAs or College Fund - $500. $500 minimum balance required for home equity accounts.