

# Fresh Start

## Checking Account



The First Commonwealth Federal Credit Union Fresh Start Checking Account offers a range of features and benefits. Below you can find common checking related information on processing, fees and account options. For a complete list of account terms, fees, and policies refer to the Funds Availability Policy, Important Information About Your Consumer Deposit Account, Important Consumer Overdraft Information, Consumer Service Fee Disclosure and Rules and Regulations for Deposit Accounts disclosures that you received at account opening.

### ACCOUNT OPENING AND USAGE

<b>Minimum Deposit Required to Open Account</b>	\$ 0	There is no minimum deposit requirement to open this account. Online account opening available.
<b>Monthly Maintenance Fee</b>	\$ 5	This fee can not be waived.
<b>ATM Fees</b>	\$ 0	FCFCU does not charge a fee for using any ATM, however, other banks may charge a fee for using their ATMs.
<b>Checks</b>	First Box Free*	*Check design style limited.
<b>Deposited/Cashed Item Return Fee</b>	\$ 15	For each item returned to us unpaid.

### OVERDRAFT FEES AND OPTIONS

<b>Overdraft (OD) Fee</b>	n/a	This account is designed to decline transactions when there is not enough money in the account to complete the sale. As a result, these fees are not applicable and courtesy pay services not available.
<b>Non-Sufficient Funds (NSF) Fee</b>	n/a	
<b>Courtesy Pay</b>	n/a	

### OTHER SERVICE FEES

<b>Account Reconciliation/Research</b>	\$ 20/hr	<b>Stop Payment (Check)</b>	\$ 22/ea
<b>Cashier's Check Fee</b>	\$ 7	<b>Stop Payment (ACH)</b>	\$ 25/ea
<b>Check Image Fee</b>	\$ 3	<b>Visa Debit Card Replacement Fee</b>	\$ 10
<b>Money Order Fee</b>	\$ 4	<b>Wire Transfer (incoming)</b>	\$ 10
<b>Statement Copy</b>	\$ 5	<b>Wire Transfer (outgoing - domestic)</b>	\$ 25

## PROCESSING POLICIES

<b>Funds Availability</b>	Cash and electronic deposits are available immediately. For check deposits, \$400 will be made available the same business day, \$5000 on the second business day, and the remainder on the 7th business day. Restrictions may apply for new accounts within the first 30 days. See the full Funds Availability Policy for more information.
<b>Processing Order for Deposits and Withdrawals</b>	Real time transactions, such as ATM, Point of Sale, and online banking transfers, are process when they occur. Physical checks are processed overnight. ACH transactions post at 6am on the following business day. Deposits and credits will be applied before subtracting debits and payments.

### ADDITIONAL INFO:

- The Early Account Closure Fee of \$20 will be waived for Fresh Start accounts.
- Digital Banking with Bill Pay is available and free for all First Commonwealth members.
- We accept the Matricula Consular card as a valid form of identification to establish membership.

Insured by NCUA. Equal Opportunity Lender.