

Checking Account Options

All our checking accounts offer free unlimited ATM transactions at over 20,000 ATMs. Visit any JAXFCU, CUHERE, or Co-op Network ATM for Free! (These are surcharge-free machines as well, meaning the owner doesn't charge a fee to JAXFCU members)

Free Checking

Interest Checking

Extreme Checking

Free Checking is our basic account designed for people who want the easiest option possible. This account is great for teens, busy professionals, or anyone who prefers simplicity and NO FEES!

- No monthly service fees
- No minimum balance requirement
- Free Debit Card
- No per check fees
- Free teller services
- Free Online Banking
- Free Web Bill Pay

Did you know... you can even make a deposit at JAXFCU without a deposit slip!

Interest* Checking is one step up from Free because it is interest-bearing and requires a minimum balance. It's nice to have options!

- Interest* paid on balances of \$2,500 or more
- Free Debit Card
- No per check fees
- Free Teller services
- Free Online Banking
- Free Web Bill Pay
- Low minimum balance of \$100 to avoid monthly \$3.50 fee (this fee is waived for Eagle Ultimate Members)

At JAXFCU, we make it easier for you to take advantage of the benefits checking has to offer! We have a Switch Kit with everything you need to conveniently switch your checking account from another financial institution to JAXFCU.

extreme checking

Extreme Checking is designed for extreme members. Requirements** include Direct Deposit of \$500 or more per month, eStatements and 6 or more signature debit card transactions per month. Now, we don't intend to be tricky! These activities save the credit union money and that's how we can afford to pass the savings on to you...

Extremely Generous

- Much higher interest rate paid on balances up to \$5000 while balances over \$5000 earn same rate as Interest Checking

Extremely Forgiving

- One Free NSF or Courtesy Pay Fee Refund per year upon request

Extremely Easy

- No minimum balance requirement
- Free Debit Card
- No per check fees
- Free teller services
- Free Online Banking
- Free Web Bill Pay

A **signature-based** Debit Card Transaction is one where you sign instead of entering a PIN.

- Considered the same as a "credit" transaction
- Zero Liability for unauthorized use
- The fees are paid by the merchants (This works the same way for a VISA Credit Card)

JAX FEDERAL
CREDIT UNION

www.jaxfcu.org

(904) 475-8000

(800) 443-2664 (Outside Jacksonville)



* In credit unions, members are owners, therefore interest equals dividends.

** Direct Deposit of \$500 or more per month into Extreme checking is required to avoid a \$10.00 monthly fee which may reduce earnings. Requirements to earn interest include: \$500 direct deposit, eStatements and 6 signature based debit transactions per month.