

MCU Checking Accounts

Checking PLUS

Open with only \$25.00 or your first payroll deposit

- Earn 0.15% APY on balances more than \$1,000;
- No monthly maintenance fee plus no minimum balance to maintain;
- Apply for your MCU VISA Debit Card which lets you pay for your purchases without writing a check, automatically, with no per transaction fees;
- The Courtesy Pay service is just for you! No more returned checks to merchants with high returned check fees;
- Ultra Advantage Level members receive 2 boxes of any style checks every 12 months for free;
- Plus Advantage Level members receive 1 box of logo checks every twelve months for free;
- Automatic no cost overdraft protection from Savings (additional overdraft protection with an approved Line of Credit);
- Free MCU ATMs in central Missouri & no surcharge CO-OP ATMs nationwide, plus free MCU Call24 phone banking at (573) 443-5880 Columbia or (573) 635-9853 Jefferson City or (800) 443-5880 Toll-free (Outside of Columbia and Jefferson City only);
- MCU@Home — free Internet banking at home or at work at www.missouricu.org; and
- MCU Bill Payer — makes paying bills easy! Free for Ultra Advantage Level members; and free for Plus Advantage Level members using e-Statement.

Basic Checking

- Open with only \$25.00 or your first payroll deposit;
- No minimum balance to maintain;
- No monthly maintenance fee;
- No per check fee;
- Apply for your MCU VISA Debit Card which lets you pay for your purchases without writing a check, automatically, with no per transaction fee;
- Free ATMs in central Missouri & no surcharge CO-OP ATMs nationwide, plus free MCU Call24 phone banking at (573) 443-5880 Columbia or (573) 635-9853 Jefferson City or (800) 443-5880 Toll-free (Outside of Columbia and Jefferson City only);
- MCU@Home — free Internet banking at home or at work at www.missouricu.org; and
- MCU Bill Payer — makes paying bills easy! A low monthly fee of just \$2.95 — only when you use it and it's still cheaper than using eight postage stamps!

Basic Checking does not include automatic overdraft protection.

All members participate in the Member Advantage Program which includes Ultra Advantage Level, Plus Advantage Level or Basic Advantage Level. The choice of the Member Advantage Program level determines the checking account eligibility. Please see "Terms and Conditions of Your Account" disclosure plus Member Advantage Program disclosure for more details about each level.

Members who have chosen the Checking Plus account have three automatic overdraft protection options:

1) Automatic loan advances from a pre-approved line of credit to cover overdrafts. These advances are made in increments of \$100 only. This procedure requires a loan application and approval.

2) Automatic transfers from your savings account to cover individual overdrafts. Your credit union will transfer funds from your savings account to cover up to six (6) drafts (checks) that overdraw your account in one monthly statement period with no fees. Six (6) transfers are the Federal legal limit to transfer from your savings account. Once six (6) transfers have occurred, your Checking Plus account will be charged \$20.00 for each check/debit/draft presented which overdraw your account. Your savings account must maintain a balance of \$0.01 at all times.

3) MCU through Courtesy Pay may pay items that normally would be returned as non-sufficient funds. MCU will consider, without obligation on our part, payment of your reasonable overdrafts up to \$400, as long as you maintain your account in good standing. This is a discretionary service and fees do apply. Please refer to the Courtesy Pay disclosure for complete information on this service.

When automatic transfers are made from your savings account or line of credit to your checking account, MCU does not mail you a notice. However, you can confirm your transfers and other checking activity at MCU@Home.

Dividend Rate Information

The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your Checking Plus account monthly as determined by MCU's Board of Directors.

As of the last dividend declaration date, the dividend rate was 0.15% with an annual percentage yield of 0.15% on your account. These rates can change monthly. Check MCU's Web site for the most current rates and terms at www.missouricu.org

Compound and crediting - Dividends will be compounded every month. Dividends will be credited to your Checking Plus account every month.

Dividend period -The dividend period is monthly. The dividend posting date is the last day of the month.

If you close your account before dividends are paid, you will not receive the accrued dividends nor will they be posted to your account on the last day of the month.

Minimum Balance Requirements

The minimum balance required to open a checking account is \$25.00 or your first payroll deposit.

Any fees or charges that may be assessed to the checking account you have chosen is determined by the Member Advantage Program you choose: Ultra Advantage Level, Plus Advantage Level or Basic Advantage Level.

Average Daily Balance Computation Method

You must maintain a minimum average daily balance of \$1,000.00 in your Checking Plus account to obtain the disclosed annual percentage yield. Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period MCU uses is the monthly statement cycle.

Accrual of Dividends on Non-cash Deposits

Dividends will begin to accrue on the business day you deposit non-cash items (for example, checks) to your account.

Fees and Charges

There is no fee for each check/debit/draft presented. There is no fee for monthly maintenance specified for the checking account level and no minimum balance to maintain for the Checking Plus or Basic Checking account. Any applicable fees are listed in the "Terms and Conditions of Your Account" disclosure, "Checking Accounts Disclosure" (Member Advantage Program) and <http://www.missouricu.org/checking.shtml> for the level you have chosen.

Transaction Limitations

Any transaction limitations that apply to Basic Checking or Checking Plus Accounts are stated in the "Terms and Conditions of Your Account" disclosure and the Member Advantage Program disclosure for the level you have chosen.



Personal. Banking. Service.™

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