

CHECKING ACCOUNT DETAILS

Details	Hawks	Liberty	Premier	Legacy (Age 55+)
Age Requirements	13-17	18+	18+	55+
Minimum Amount to Open Account	\$5.00	\$20.00	\$1,000.00	\$20.00
Product/Service Requirements	X	eStatements	ACH/Direct deposit of \$500+ per month, 10+ debit card transactions per month & eStatements	X
Monthly Fees	X	\$5 if requirements are not met	\$10 if requirements are not met	X
Earns Dividends	Variable rate Earned daily Compounded quarterly Ask for current rate	X	Tiered variable rate Earned daily Compounded monthly Ask for current rate	Tiered variable rate Earned daily Compounded quarterly Ask for current rate
Minimum to Earn Dividends	X	X	\$1,000.00	\$500 or more
Direct Deposit	Available	Available	\$500 or more per month	Available
eStatements	Available	Required	Required	Available
Debit Card	✓ (With approval)	✓	Required	✓
Overdraft Privilege Limit	X	\$400.00*	\$700.00*	\$700.00*
Checks***	1st box of 25 free	Not included	Not included	Yes (BHCCU design or \$25 credit)
ATM Transactions (using either an ATM card or Debit card)	Unlimited BHCCU and 6 non-BHCCU ATM transactions**	Unlimited BHCCU and 6 non-BHCCU ATM transactions**	Unlimited BHCCU and 6 non-BHCCU ATM transactions**	Unlimited BHCCU and 6 non-BHCCU ATM transactions**

*Overdraft Privilege is available for eligible checking account holders. Please refer to your Membership and Account Agreement & Fee Schedule for full details.

**Transactions performed at non-Blackhawk ATM's may be subject to a surcharge fee by the owner of the ATM. BHCCU members will be charged \$1.00 for each non-BHCCU ATM transaction after the limit listed in the table above.

***Members OVER 55 who do not have a Legacy Checking Account are allowed 1 FREE box of BHCCU design checks per calendar year (or a \$25 credit for other check styles).