

BLACKHAWK COMMUNITY CREDIT UNION

CHECKING ACCOUNTS



Details	Hawks	Liberty	Advantage Plus	Legacy (Age 55+)
Age Requirements	13-17	18+	18+	55+
Product/Service Requirements	✗	eStatements	Direct deposit/debit card/loan	✗
Monthly Fees	✗	\$5 if requirements are not met	\$5 if requirements are not met	✗
Earns Dividends	Variable rate Earned daily Compounded quarterly	✗	Tiered variable rate Earned daily Compounded quarterly	Tiered variable rate Earned daily Compounded quarterly
Minimum to Earn Dividends	✗	✗	\$100 or more	\$500 or more
Direct Deposit	Available	Available	1 required per month	Available
eStatements	Available	Required	Available	Available
Debit Cards	✓ (With parent approval)	✓	Required	✓
Overdraft Privilege Limit	✗	\$400.00*	\$700.00*	\$700.00*
Free Checks	1st box of 25 free	✗	1st box of 25 free	Yes (BHCCU design or \$25 credit)
ATM Transactions (using either an ATM card or Debit card)	Unlimited BHCCU and 4 non-BHCCU ATM Transactions*	Unlimited BHCCU and 4 non-BHCCU ATM Transactions*	Unlimited BHCCU and 6 non-BHCCU ATM Transactions*	Unlimited BHCCU and non-BHCCU ATM Transactions*

*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.

*Overdraft Privilege is available for eligible checking account holders. Overdraft Privilege will cover checks, drafts, electronic funds transfer, debit card transactions, ATM withdrawals, and other withdrawal requests for a fee of \$30 each time you use it. The overdraft must be paid within 30 days and the checking account must have a positive balance for a minimum of 24 hours. We may refuse to pay an overdraft at any time, even though your account is in good standing and we may have paid overdrafts in the past. You will be notified of any returned items by mail.

Please visit www.bhccu.org or call 800-779-5555 for more details.