

# 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  | ✗   | \$2 if requirements are not met                 | \$5 if requirements are not met                              | ✗  |
| Earns Dividends   | Variable rate<br>Earned daily<br>Compounded quarterly | ✗   | Tiered variable rate<br>Earned daily<br>Compounded quarterly | Tiered variable rate<br>Earned daily<br>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  |
| Reward 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 non-BHCCU ATM Transactions*       | Unlimited BHCCU and non-BHCCU ATM Transactions* | Unlimited BHCCU and 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.

\*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](http://www.bhccu.org) or call 800-779-5555 for more details.