

## GUIDE TO EASTMAN CREDIT UNION BEYOND FREE CHECKING ACCOUNT

It is important that you understand how Eastman Credit Union's Beyond Free Checking Account works. This summary explains fees and key provisions of your Beyond Free Checking Account. Click [here](#) to view ECU's Account Agreement for a complete explanation of all account fees, terms and conditions.

<b>Account Opening and Usage: These Services Are All Free With Your ECU Beyond Free Checking Account</b>	Minimum Deposit to Open Account	\$0.00
	Monthly Service Fee	\$0.00
	ECU Standard Personalized Checks	Free
	VISA Check Card	Free
	ECU and Allpoint ATM usage	Free
	Other Financial Institutions ATM (No Charge by ECU)	Free
	Monthly Statements (Online or Mailed)	Free
	Unlimited Bill Pay	Free
	Certified Checks	Free
	Online and Telephone Services	Free
	American Express Traveler's Cheques	Free
	American Express Gift Cheques	Free
	Domestic Wire Transfers (Total of 8 Per Month)	Free
	Incoming Foreign Wire Transfers	Free

<b>Fees for Additional Checking Account Services</b>	Visa Check Card or ATM Card Replacement	\$5.00
	Stop Payment Fee (per Item)	\$30.00
	Return of Deposited Item	\$12.00
	Foreign Wire Transfer (Outgoing)	\$55.00
	Account Activity Printout (per Account)	\$1.00
	Account Balancing Assistance (per Hour)	\$15.00
	Account Research (per Hour)	\$15.00
	Check Copy (per Check)	\$3.00
	Manual Check Processing (per Check)	\$20.00
	Photocopy of Statement	\$5.00
	Insufficient Funds (NSF) Fee (per Item)	\$30.00
	Uncollected Funds (UCF) Fee (per Item)	\$30.00
	<b>Note: NSF and UCF Fees are not assessed for items \$5.00 or less. Maximum of 6 NSF Fees and 6 UCF Fees per day.</b>	

<b>Dividends on Beyond Free Checking Accounts:</b>	We pay you dividend rates on your Beyond Free Checking Accounts. Click <a href="#">here</a> for our current Rates.
--	--

<b>Overdraft Protection Options:</b>	<b>Overdraft Options apply to checks and automatic ACH debits only. Debit transactions will be declined at the point of sale or at the ATM if you do not have enough money in your account.</b>	
	<b>Option A: Overdraft Protection (ODP).</b> You may elect to cover your overdrafts by transfer of funds from your savings account or line of credit. Any transfer from your savings account is subject to Regulation D transfer limitations and could be dishonored if you exceed six transfers in one month.	\$5.00 per transfer
	<b>Option B: Overdraft Protection Plus (ODPP).</b> Members in good standing may qualify for ODPP, a courtesy pay program. ODPP may allow your checks and automatic ACH debits to be paid up to a limit of \$500. A <b>\$30.00</b> NSF fee will be deducted from the \$500 limit for each item paid and will reduce the amount available to pay other items. ODPP does not increase your available balance for point of sale debit card or ATM transactions. ODPP is not a promise to pay and may be withdrawn at any time without notice.	\$30.00 NSF Fee per Item
	<b>Option C: Overdraft Protection Plus (ODPP) - Opt-In for Everyday Check Card Transactions.</b> Members that have been granted ODPP for checks and ACH also qualify for ODPP for everyday check card transactions. Federal regulations require that you opt-in to this service. For more information, please click <a href="#">here</a> .	\$30.00 NSF Fee per Item
	<b>Option D: No Overdraft Service.</b> If there is not enough money in your account, the item will not be paid and will be returned. An NSF fee of <b>\$30.00</b> will apply for each returned item. In addition, the payee may assess an additional fee.	\$30.00 NSF Fee per Item
<b>Note: No NSF Fees are assessed for items less than \$5.00</b>		

<b>Funds Availability Policy</b>	<b>Your Ability to Withdraw Funds</b>  It is our policy to make funds from your cash and check deposits available no later than the first business day after we receive your deposit. Electronic deposits will be available on the day we receive your deposit. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit during business hours, we will consider that day to be the day of your deposit. However, if you make a deposit after we are closed, we will consider that the deposit was made on the next business day we are open.  Cash or check deposits may be made available on the same day we receive your deposit for established accounts or in our sole discretion on a case by case basis. Up to \$500 of an ATM deposit may be immediately available for qualified members in good standing. If we notify you at the time of your deposit that ECU is delaying funds availability on a portion of the deposit, the first \$200 of that deposit will be made available the same business day. Click <a href="#">here</a> to view ECU's entire funds availability policy.
----------------------------------	---

<b>Processing Policies</b>	ECU posts items presented for payment each day on your account in the following order: 1 - Credits** (Electronic Deposits) 2 - Preauthorized Debits* - Order Received 3 - ACH Debits** (Electronic Withdrawals) - Order Received 4 - Checks - In smallest to largest order *Preauthorized debits are amounts ECU is obligated to pay because the debits were authorized based on your account balance at the time of the transaction. Preauthorized debits include debit card transactions and ATM withdrawals. **With Same Day ACH implementation ECU now processes credits and debits multiple times per day. The credit will be applied to your account based on when it is received. The debit will post to your account on settlement date.
----------------------------	---

<b>Dispute Resolution</b>	If you have a dispute or concern regarding your account or the service you have received, you should contact your local branch or call ECU at (800) 999-2328. You may request escalation of your issue within the credit union. We will do our best to resolve the issue directly with you.  Eastman Credit Union does not require its members to engage in mandatory arbitration. If we are unable to resolve your dispute to your satisfaction, you may contact the Credit Union Division of the State of Tennessee at:  Credit Union Division 414 Union Street, Suite 1000 Nashville, TN 37219
---------------------------	---

