

FREE TCCU Checking...so what exactly does that mean?

- No minimum balance
- No monthly fee
- Write an unlimited number of checks each month
- Free debit/ATM card
- The only thing you pay for are your checks

But what if I bounce a check or overdraft a debit or electronic transaction?

We've got you covered! Here are your options:

- **Courtesy Pay (must qualify)**
 - Covers checks, debit card items, or electronic payments that you “bounce” up to \$300.
 - TCCU takes your “bounced” items up to \$300 and pays them, saving you the inconvenience of a merchant’s fee and the hassle of having to contact the merchant and make other payment arrangements. (Warning: This will overdraw your account!)
 - We charge you \$25 per item, just like normal for any bounced item, but save you possibly hundreds in merchant fees.
 - You have 30 days to bring your account balance back to at least a zero balance.
 - Must be 18 years old, a member in good standing, no delinquent loans, no negative balances in your accounts, and be a member with us for at least 60 days to qualify.
- **Overdraft line of credit loan (must apply and qualify)**
 - Don’t want to pay \$25 per bounced item? Simply apply for a line of credit? Just pay one small monthly payment.
 - Need cash in a pinch? Utilize your line of credit loan and borrow the cash fast!
 - Just click on our “Apply for a loan” tab on TCCU’s website homepage (www.tricu.org) and apply.
 - Lines of credit from \$100 to \$1,000.
- **Share to Share transfer (choose any account!)**
 - Do you have a subshare or silver savings with cash for an emergency? Have TCCU link it to your checking in case you don’t have enough to cover a check or electronic debit.
 - Fee is only \$5 per transfer and we transfer automatically for you!