

Union Building Trades FEU Checking Order Form

Account# _____ Date _____

Color of Checks: _____ Blue / Yellow **Typestyle: Times Roman or
HELVETICA**

Name(s) & Address: _____
(how you want it to
appear on checks) _____

Phone # (optional) _____

Primary member signature: _____

Joint member signature (if any): _____

Visa Debit Request *

One card per owner of account will be ordered. P.I.N # will be system generated and mailed

Signature (debit card request): _____

Please return checking application to: P. O. Box 6270 Parsippany, NJ 07054
If you have any further questions call 800-848-2438.

When it is time to reorder go to <http://reorder.libertysite.com>

You can create your own unique check design; choose premium lettering; choose from thousands of accents; add a monogram or order accessories. You can order it yourself or just call us and tell us what you would like and we will place the reorder for you. (ONLY FIRST ORDER OF CHECKS ARE FREE)

Your Share Draft Account contains the following:

Minimum balance requirements:

There is no minimum balance or monthly service charge

Account information:

- For personal accounts your **first order of 100 drafts (checks/accents) are free**. Following your first order, draft-printing fees/ accent fees, will vary depending upon the style of drafts ordered. (<http://reorder.libertysite.com>)
- Non-interest bearing account. You will receive a statement MONTHLY disclosing your account history.
- Transaction limitations apply to this account only in overdraft situations.

Overdraft protection:

If you maintain a balance in your share savings account you have the option of utilizing those funds, at no cost, to cover a specific overdrawn account. Overdrafts can be transferred from your savings account up to six (6) times a month. Following the sixth transaction your account will be charged \$1.00 per transfer for the clearing of one or more checks on any given day within the month.

Pre-authorized withdrawals:

There are no fees for pre-authorized withdrawals (i.e. for loan, installment payments) unless returned. Please ask a credit union representative for the appropriate account setup and information.

Termination of account:

Your share draft account will be closed when returned items exceed four (4).

Copies of drafts:

All copies, up to seven (7) years are available. Copies of checks clearing before Jan. 2012 have a fee of \$5.00.

Consolidation of fees:

Draft printing/accents (fees depend on style of draft ordered \$ varies (\$17.00 to \$40.00 per box of 100 checks)	
Deposited checks (or other items) returned unpaid	\$25.00
Overdraft/ACH, direct deposit (each debit or draft paid)...	\$25.00
Non-sufficient funds (or any reason) returned unpaid (each item)....	\$20.00
Non-sufficient funds for pre-authorized withdrawal returned unpaid....	\$20.00
Stop payments (draft)....	\$15.00
Copy of draft... (Prior to Jan 2012)	\$5.00
Courtesy pay fee	\$25.00
Overdraft from shares exceeding six (6) per month	\$1.00/transfer

Free:

Free checks for senior citizens (over 65) (1 box free per order)

Visa Debit Card: Optional

If you wish to receive a Visa Debit card to access your account(s), please complete the requested information, A 4 digit pin # will be system generated and mailed to you. Daily limit for purchases is \$1,000.00 a day and up to \$5,000.00 for qualified members. Daily limit for ATM withdraws, is \$1,000.00 per day. To use your Visa Debit card for purchases you must keep enough funds for the purchase in your checking account. The money will not automatically transfer from your savings account. You agree to the terms of the electronic funds transfer agreement.

Union Building Trades Federal Credit Union

Draft account disclosure

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