

CHECKING BENEFITS

- » FREE Monthly Account
- » No minimum balance requirement
- » Monthly Statements
- » Convenience of Direct Deposit and Payroll Deduction
- » FREE Online Banking
- » FREE Mobile Banking
- » FREE Mobile Check Deposits
- » FREE E-statements
- » FREE Check copies available online
- » FREE Billpay
- » Convenient 24/7 access to your account via Call24 phone banking, Internet Banking and Mobile Banking
- » Debit Card Access
 - Daily purchases up to \$1,500.00
 - ATM withdrawals up to \$500.00 per day

OVERDRAFT PROTECTION

1. **Overdraft Line of Credit** is available upon approval. Individual credit limits are based on application information.
2. **Overdraft transfers** from your savings account are available. If your checking account is overdrawn and there are funds available in your regular savings account, funds will advance and transfer fees may apply.
¹*Transfer Limitations*— no more than six (6) preauthorized, automatic, telephone, or internet transfers and withdrawals may be made from each account to another account of yours or to a third party in any month, per Federal Requirements.
3. **Courtesy Pay** is a non-contractual discretionary overdraft service. Rather than automatically returning or declining an insufficient item, we will consider authorizing and paying your overdraft items up to an approved limit of \$500 including any NSF fees. Our standard NSF fee of \$30 per item will apply. You are required to bring your account to a positive balance within 30 days.

MEMBERSHIP PLAN BENEFITS	Minor/Young Adult	College	First Advantage	Classic Advantage	Premier Advantage	Business Basic	Business Plus
	Any Member Age 23 or younger	College Students Aged 18-23 currently enrolled in college	Combined Savings and Checking Balances under \$200 and no Loans	Combined Savings and Checking Balances Between \$200 and \$14,999 or Loan Balances up to \$15,000	Combined Savings and Checking Balances above \$15,000 or Loan Balances Over \$15,000	Accounts with 19 or less checks deposited per month	Accounts with 20-100 checks deposited per month
Monthly Account Fee	No Fee	No Fee	\$3.00+	No Fee	No Fee	\$5.00	\$10.00
Monthly Checking Acct. Fee	FREE	FREE	FREE	FREE	FREE	FREE	FREE
Remote Check Deposit	Free	Free	N/A	Free	Free	N/A	N/A
Bill Pay	Free	Free	Free	Free	Free	N/A	N/A
Auto Transfers from Savings¹	\$2.00 Each	Free	\$2.00 Each	\$2.00 Each	Free	\$2.00 Each	\$2.00 Each
Non-GRFCU ATM's	\$1.50 Each	First 8 per month- Free	\$1.50 Each	\$1.50 Each	Free	\$1.50 Each	\$1.50 Each

*Free checks are standard checks. If you choose other styles, you'll be charged the difference. +Fee waived if there is a Great Lakes Student Loan Balance, Student Choice Balance, or GRFCU Visa Card with the account. Membership Plans are determined and adjusted monthly based on your average monthly share and/or loan balances. Other fees may apply. We may change fees or criteria at any time.

ST. CLOUD

1532 West St. Germain Street, St. Cloud, MN 56301
 320-252-5393

SAUK RAPIDS

4 North Second Avenue, Sauk Rapids, MN 56379
 320-252-3507

WAITE PARK

206 1st Street South, Waite Park, MN 56387
 320-258-5393

**SARTELL
 COBORN'S SUPERSTORE**

1725 Pinecone Road South, Sartell, MN 56377
 320-258-3626

www.greatriverfcu.org

**CALL24: (320) 656-1064
 or (888) 287-0898**

