



UNBANK WITH US

Second Chance Checking FAQs

What is Second Chance Checking?

Second Chance Checking provides checking account access to members who may have been held back from opening an account due to past credit or account management problems. You'll have access to Connex services and can avoid using costly alternative financial services.

How will I benefit from Second Chance Checking?

- Conveniently access your money with the ability to write checks for transactions and withdrawals
- Enjoy the convenience of making transactions using your VISA Debit Card at millions of retail and ATM locations worldwide
- Upgrade to Unbank Checking or Your Choice Checking if your account remains in good standing for at least 12 months
- Use Online and Mobile Banking for convenient access to manage your account 24 hours a day, seven days a week

How do I keep my account in good standing?

Keep your account in good standing by keeping enough money in your account to cover transactions. That means your account balance should not go below zero. Keeping a positive account balance will help you avoid unnecessary fees and help you save money. You can monitor your account using Online and Mobile Banking, keeping track of your transactions and account balance. If your account remains in good standing for at least 12 months, you may have the opportunity to move up to Unbank Checking or Your Choice Checking. (See our website for the full details on these accounts.) The request to upgrade accounts is not automatic and must be initiated by you, the member.

Are there fees for Second Chance Checking?

Members with Second Chance Checking are charged:

- For check orders (varies upon order)
- \$10 annual Debit Card fee
- \$15 monthly fee will be charged for the Second Chance Checking account.