



First Step Checking

Account Features	
Checking Account	No checks issued
Savings Account Required	\$5.00 Minimum Balance
Monthly Maintenance Fee (Checking Account)	\$5.00
Debit Card	Free Visa Debit Card for POS, Signature and Bill Payment Transactions
Overdraft or NSF Fees	None
Account Activation, Closure, Dormancy, Inactivity, or Low Balance Fees	None
Customer Service	
Branch Access	Free and unrestricted
Telephone Banking (Including Live Support)	Free and unrestricted
In-Network ATMs	Free
Out of-Network ATMs	All Transactions, including Balance Inquiries \$.75/each, Surcharged. Free access at all CO-OP Network ATMs
Functionality	
Deposit Capability	Free cash and check deposits in branch, at ATM (when available), and via Direct Deposit
Bill Pay	Free
Check Cashing	Free
Online Banking, Mobile Banking, Banking Alerts	Free
Monthly Statements	Free
Insured Deposits	Insured by the NCUA
Other Features	
Account Screening (Qualifile)	New accounts denied for instances of suspected fraudulent activity or previous loss to the credit union
Alternative IDs	Accept alternative IDs
Remote Account Opening	Free
Linked Savings Accounts	Free savings accounts and account transfers
Funds Availability	Immediate availability for known customers cashing government, payroll or checks drawn on People First Early Paycheck Program – Direct deposits are available on the day the payment file is received from your employer, which may result in early access to your funds
Money Orders	\$1.70
International Wires	\$20.00
Credit-Building Products	Secured Credit Cards, Better Choice Loans, Credit Builder Loans

