



**FIRSTENERGY CHOICE**  
Federal Credit Union

161 Old Route 30, Suite 2 / Greensburg, PA 15601  
Phone: 724.830.5984 or 888.462.2328 / Fax: 724.830.5129  
Email: fechoice@fechoice.com / Website: www.fechoice.com

## SHARE DRAFT POLICY

- No minimum balance required.
- No monthly service fee and receive monthly statements.
- No per check fee.
- Member purchases checks after receiving first 40 free. Price varies depending on choice of design. If checks are ordered from FirstEnergy Choice Federal Credit Union, cost will automatically be deducted from your checking account. Duplicate checks are recommended as cancelled checks are not returned.
- Non-sufficient fund (NSF) fee is \$20.00 per item.
- For non-sufficient fund checks, Overdraft Protection is from Primary Member's Regular Share Account. First Automatic Transfer per Month is free. \$15.00 fee charged for each automatic transfer thereafter during the month.
- FirstEnergy Choice Federal Credit Union reserves the right to: refuse to open, review, close and/or terminate a checking account when there are three (3) insufficient funds occurrences within a three (3) month period.
- Automatic Clearing House (ACH) transactions are **NOT** covered under the Overdraft Protection. When you authorize a business/merchant, to convert your check to an Electronic Fund Check/Transfer be advised the Overdraft Protection does **NOT** apply.
- When requesting a Stop Payment Order from the Staff or through Home Banking there is a \$6.00 fee.
- When requesting a copy of a cancelled check from the staff the fee is \$5.00. When processing the copy yourself through Home Banking the fee is \$2.00.
- Visa Debit Card available. Debit Card rules apply. Overdraft protection does not apply to Visa Debit Cards. See separate Visa Debit Card Policy.
- Secondary Checking Account is available. Other Rules and Fees apply. Minimum balance is \$250, if this balance is not maintained there will be a \$7.00 per month Service Fee.



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## SHARE DRAFT AGREEMENT

The undersigned hereby authorizes the FirstEnergy Choice Federal Credit Union to establish a share draft account known as a "Checking Account." FirstEnergy Choice Federal Credit Union is authorized to pay share drafts signed by me/us and to charge the payments against the Checking Account.

It is agreed that:

- Only checking account blanks and other methods approved by FirstEnergy Choice Federal Credit Union may be used to withdraw funds from this checking account.
- FirstEnergy Choice Federal Credit Union is under no obligation to pay a check, which exceeds the balance in the checking account.
- FirstEnergy Choice Federal Credit Union is under no obligation to pay a check on which the date is more than 6 months old.
- All non-cash deposits received will be credited subject to final collection.
- The checking account will be subject to fees in accordance with the rate schedules adopted by FirstEnergy Choice Federal Credit Union. I/We authorize the Credit Union to transfer any and all such fees from my/our checking account or regular share account. The rate schedule is subject to change by FirstEnergy Choice Federal Credit Union with notification of any rate change at least 30 days prior to effective date.
- If the account holder or applicant fails to meet the requirements for this type of account or causes an excessive number of dollar amount exception items, FirstEnergy Choice Federal Credit Union may refuse to open or terminate any checking account at the discretion of the FirstEnergy Choice Federal Credit Union's management.
- The use of this checking account shall be subject to such other terms, conditions and requirements as the FirstEnergy Choice Federal Credit Union may establish.
- When more than one person signs this agreement, this agreement is subject to any additional terms and conditions that apply to a regular share account in joint names.
- FirstEnergy Choice Federal Credit Union is authorized to process/run/review my credit history.

I have read, understand and agreed to the above terms and conditions.

\_\_\_\_\_  
Signature of Primary Holder

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Joint Holder

\_\_\_\_\_  
Date

CU32B