



# Product Guide: **Everyday Checking Account**

Use this easy-to-follow guide to learn about the Legacy Everyday Checking Account. The information in this guide is accurate as of 12/19/2022, but our fees and services may change. For additional information about our services, fees, and policies, see the Account Disclosure & Schedule of Fees and Charges (PDF).

## Everyday Details

NCUA Insured	<b>Yes</b>	NCUA insurance guarantees that you'll receive the money that you're entitled to from your deposit account. It guarantees up to \$250,000 per person, per institution, per ownership category.
Minimum Balance	<b>\$0</b>	No minimum balance required to keep your account open after you fund initially <i>or</i> at the time of opening
Funding Your Account		You can fund your account in a few different ways: <ul style="list-style-type: none"><li>• Transfer from a Legacy account or from another institution</li><li>• Cash deposit</li><li>• Check deposit</li></ul>

## Featured Checking Services

Get paid early	<b>\$0</b>	Get paid up to 2 days early with every direct deposit. Early access to direct deposit funds depends on the timing of the submission of the payment file from the payer. We generally make these funds available on the day the payment file is received, which may be up to 2 days earlier than the scheduled payment dates.
Debit Card ATM Access	<b>\$0</b>	Use a free Legacy ATM or nearly 40,000+ surcharge free ATMs across the U.S.
Bill Pay	<b>\$0</b>	Pay bills through Legacy Digital Banking (online or in the mobile App)
Remote Deposit Capture	<b>\$0</b>	Deposit checks remotely using your mobile device and the Legacy Digital Banking App.
Legacy Digital Banking App	<b>\$0</b>	Access your account anywhere, anytime. You can check account balances, make transfers, deposit checks, pay bills, find branches and ATMS, and more. Available in the App Store and Google Play.
Legacy Card Control App	<b>\$0</b>	Control your card on demand. Turn card on/off, set up location boundaries where card can be used, set spend limits, and more.

Personalized Alerts	<b>\$0</b>	Create account alerts through Digital Banking to stay on top of account balances, deposits, overdrafts, and more.
Round-up Savings (Incentive Savings)	<b>\$0</b>	Opt-in to round up daily transactions and deposit into Incentive Savings account. You'll earn 5.00% APY* on the first \$1,000.

\*APY= Annual Percentage Yield.

## Fees

As part of our mission to craft financial solutions, we don't charge certain fees that other financial institutions may charge. Here are a few of the things we offer at no charge:

Monthly Maintenance	<b>\$0</b>	No monthly maintenance fees
Debit Card	<b>\$0</b>	You can receive an instant issue debit card when opening your account, or have your card mailed to you within 2-3 weeks
Standard Checks	<b>\$0</b>	Members age 60+ can request one free box of standard checks per year by logging into Digital Banking or calling our Contact Center

And here are the fees we do charge:

Stop Payment	<b>\$32</b>	Per item
NSF/ Courtesy Pay	<b>\$32</b>	Per transaction
Returned Deposit Item	<b>\$10</b>	Per item
Overdraft Protection Transfer	<b>\$3</b>	Per transaction
Photocopy of Check	<b>\$6</b>	Per check
Counter Check	<b>\$2</b>	Per page
Debit Card Replacement	<b>\$10</b>	Per card
Outgoing/Incoming Wires	<b>\$10</b>	Per wire
Money Orders	<b>\$2</b>	Per order
Cashier's Checks/ Official Checks	<b>\$2</b>	Per check
Account Research Fee	<b>\$10</b>	Per hour

Account History Printout      **\$1**      Per page

Account Statement Photo-  
copy      **\$1**      Per page

## Availability—Deposits and Transfers

When you deposit checks or receive certain other deposit items to your account, you'll find that the money may not be immediately available for you to use. This delay in funds availability helps us protect your account and ourselves so we can keep being your financial partner. For more detail see: Funds Availability Policy Disclosure.

**Processing Order:** We generally post transactions in the order we receive them

**Business Days:** Monday through Friday, excluding federal holidays

Direct Deposits      Available up to two days early

Transfers between Legacy  
accounts      Available immediately

Transfers you initiated at  
another financial institution      Available on the settlement date

Checks drawn on Legacy      Available immediately

All other checks payable to  
you      Some funds may be available immediately, while larger amounts may require a discretionary hold

## Questions? Contact Us

**Email**      Send us an email to [info@legacycreditunion.com](mailto:info@legacycreditunion.com)

**Message**      Send us a message through Digital Banking:

- Online: Log in at [legacycreditunion.com](http://legacycreditunion.com) and select the flag icon in the top right. Then select compose new message
- Legacy Mobile App: Log in on the app and select Menu, Messages, then click the + in the top right corner to compose a new message

**FAQs**      Find answers to our frequently asked questions at [legacycreditunion.com/faqs/](http://legacycreditunion.com/faqs/)

**Phone**      **General:** 205.930.5000  
**Flashtalk:** 205.715.2301 or 800.910.4801  
**Lost/Stolen ATM/Debit Card:** 800.828.0103

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