



SYLVANIA AREA Federal Credit Union

“FREE Checking” / Senior Saver Checking - (“0” Account)

- ✓ New or existing member with qualifying: Direct Deposit, or any lending product (Installment Loan, Overdraft Line of Credit, VISA Credit Card)
- ✓ NO minimum balance requirement
- ✓ Dividends on average balances over \$1000
- ✓ Surcharge free ATMs at thousands of credit union ATMs across the US
- ✓ Debit card or ATM card at no cost
- ✓ Online Banking “Virtual Branch”, Bill Pay, and e-Statements
- ✓ Mobile Deposit
- ✓ Overdraft Line of Credit and/or “Courtesy Pay” available
- ✓ New checking account users automatically qualify (under 18 with parent/guardian joint owner)
- ✓ Senior Savers (age 65+) automatically qualify and also receive:
 - FREE basic checks
 - .25% Dividend Rate addition to Share Certificates

Basic / Regular Checking – (“X” Account)

- ✓ New or existing member without qualifying: Direct Deposit, or any lending product (Installment Loan, Overdraft Line of Credit, VISA Credit Card)
- ✓ Surcharge free ATMs at thousands of credit union ATMs across the US
- ✓ Debit card or ATM card at no cost
- ✓ Online Banking “Virtual Branch”, Bill Pay, and e-Statements
- ✓ Mobile Deposit
- ✓ Overdraft Line of Credit and/or “Courtesy Pay” available
- ✓ Minimum balance requirement of \$250 (\$10 monthly surcharge for accounts which go under minimum throughout the month)
- ✓ Minimum opening balance of \$50

