

## Same Day Posting of Deposits

◆ Unlike banks who switch to the next day's date in the middle of the afternoon, NFCU keeps the same date until closing time. A deposit made on a given business day will be posted THAT very day! Note that deposits from out of town banks may require a hold. See NFCU's Funds Availability Policy.

◆ A deposit received in the weekend mail or night deposit will be posted the next business day.

## Share Draft Checking Account Fees

NSF FEE...per item:	\$25
Stop Payment Fee...per request:	\$15
Share Draft Printing Fee:	Prices vary per style
Debit Card or PIN Replacement ...per occurrence:	\$5
Manual Posting fee...per item:	\$10
Account Closure fee:	\$25
Copy of paid draft:	\$3
Copy of statement/history:	\$1
ACH Transfer:	NO CHARGE

## Other Service Fees

Reconciliation Fee...per hour:	\$15
Research Fee...per hour:	\$10
Wire Transfer Fees:	
•Incoming Wire...per item:	\$5
•Outgoing Wire...per item:	\$12
Dormant Account Fee...per month:	\$5
Deposit Item Return:	\$20

## Internet Banking

Home Banking: No Charge  
Bill Pay: \$6.95 per month if member does not qualify for FREE Bill Pay (by having direct deposit and one NFCU loan.) ■

## Student Checking Accounts for ages 16 to 25.

Parents, make sure your high school or college student has a Student Savings Account -- *and* signs up for NFCU **Student Checking!**

Encouraging teens to properly use a checking account is a great way to teach the value of money AND discourage use of those "too easy to come by" CREDIT CARDS!

## Funding the account

Is your teen away at college? As expenses arise and you need to transfer money from your account to the student's, just: ◆ Call NFCU to request the transfer, or --  
◆ Use our FREE online banking!  
Either way, the transfer is **FREE!**

**Don't forget** -- you may routinely deposit into your student's checking account through convenient payroll deduction!

Let's prepare our youth for the future by teaching them to handle money wisely! Call the Credit Union or refer to our **Student Checking brochure** for more information! ■

**NFCU will never share your child's name or information.**

## 3 Alarm Checking



Welcome to --

## Nashville Firemen's Credit Union...

(where wild fire fees  
will NEVER touch  
your hard-earned cash!)



P.O. Box 60567  
908 Woodland Street  
Nashville, TN 37206  
Phone: 615-226-3473

**Mainline: 5432**

Fax: 615-862-5433

**www.nashvillefirecu.org**

**OUCH! YIKES!**  
 Know what **really burns?**  
**BANK CHECKING!**  
 Here's your chance to **STOP PAYING** all those fees!

**What a relief!**

**You've got a Credit Union!**

NFCU offers a share draft checking account designed to SAVE you money!  
*Check it out!*

- ◆ **NO** monthly service charge!
- ◆ **NO** minimum balance requirement!
- ◆ **NO** ATM/Debit Card application fee!
- ◆ **FREE** internet bill pay (with direct deposit and one NFCU loan.)  
 Note: An open Line of Credit (with or without a current balance) counts as a loan.
- ◆ **NEVER A FEE** from NFCU to use any ATM...anywhere...(but note the machine itself will likely charge a fee unless it's in the Choice network.)
- ◆ **NEVER A FEE** when you use any ATM bearing the Choice network logo. (For complete listing of Choice network ATMs, visit [www.nashvillefirecu.org](http://www.nashvillefirecu.org) and click on the Choice link. )



*More great news --*  
**You can have up to four NFCU checking accounts!**

Who needs four accounts?  
 Plenty of families! *Ideas:*

- Spouse's account
- Second Job account
- Election account
- "Mad Money" account
- How about an account to hold funds waiting to be transferred to your college student's checking account?
- What specially designated checking account would help YOU get organized?

Contribute to any or all of your NFCU checking accounts through convenient payroll deduction! ■



**Heads Up, Members!**

- With your NFCU checking accounts, all you'll have to pay for is your checks! (Compare THAT to what you're now paying for monthly bank checking fees, ATM usage, etc!)
- Flex your **Credit Union muscle** by opening NFCU checking accounts to replace those costly bank checking accounts! The savings will be immediate and ongoing! ■



**Overdraft Protection**

◆ **From Line of Credit**  
 Members with an NFCU line of credit may choose that option for automatic checking overdraft coverage. (No transfer limits!) You'll be notified by mail if your LOC is used to cover a checking overdraft. **You will NOT be charged for this transfer!**

◆ **From Savings**  
 No line of credit? If you so choose, your checking account overdrafts can automatically be covered with available funds from your primary or secondary savings account. Again, you'll be notified by mail of this overdraft transfer and **you will NOT be charged for this transfer.**

*A word about "remote withdrawals."*  
 Government regulations dictate that only six "remote" withdrawals are allowed per month from a savings account. Remote withdrawals include automated overdraft coverage and electronic (i.e. "home banking.")

**Helpful Hint:**  
 To make sure your "remote" transfers do not exceed six per month, make any needed overdraft transfers in person, or give us a call for other options. ■