

Pew's Model Disclosure Box for Checking Accounts

BASIC TERMS AND CONDITIONS

Account Opening and Usage	Minimum Deposit Needed to Open Account	\$	
	Monthly Fee	\$	
	Requirements to Waive Monthly Fee	\$	Minimum combined account balance, direct deposit, or other conditions
	Interest-Bearing	yes/no	
	ATM Fees	\$	for using an ATM in your institution's ATM network
		\$	for using an ATM outside of your institution's ATM network
	Non-Sufficient Funds (NSF) Fee	\$	per declined transaction made against insufficient funds
	Deposited Item Returned Fee	\$	for each item that you deposit that is rejected because the payor did not have enough money in their account
	Stop Payment Fee	\$	per item to stop payment for up to X months
	Account Closing Fee	\$	if account closed within Y days of opening
Other Service Fees		Please consult the back of this document for a list of additional service fees.	

Overdraft Options for Consumers with Debit Cards	Option A: (Default)	No Overdraft Service	If you choose not to opt in to any kind of overdraft service, transactions that would cause an overdraft will be declined at no cost to you.
	Option B: Overdraft Transfer Plan	Overdraft Transfer Fee	\$ per overdraft covered by a transfer from a linked savings account, line of credit, or credit card
		Overdraft Penalty Fee	\$ per overdraft covered by an advance from your financial institution
	Option C: Overdraft Penalty Plan	Maximum Number of Overdraft Penalty Fees per Day	You will only be charged this number of overdraft penalty fees per day, even if we elect to cover additional overdrafts.
		Minimum Amount Required to Trigger an Overdraft Penalty Fee	\$ If you are overdrawn by this amount or less, you will not incur an overdraft penalty fee.
		Extended Overdraft Penalty Fee	\$ charged every X day the account is overdrawn, starting Y days after the account is first overdrawn

Processing Policies	Posting Order	Summary of policy
	The order in which withdrawals and deposits are processed	
	Deposit Hold Policy	<ul style="list-style-type: none"> Cash deposit with teller: X business day Cash deposit at ATM: X business day Check deposit with Teller: X business day Check deposit at ATM: X business day Direct deposit: X business day Wire transfer: X business day If something causes a longer hold on a deposit, the first \$200 of that deposit will be made available either the same business day or the next business day. Funds from non-bank checks may take an extra business day to become available. <p>A "business day" is a non-holiday weekday. The end of a "business day" varies by financial institution and by branch. At branches, business days end no earlier than Y p.m. and at ATMs business days end no earlier than Z p.m.</p>
	When funds deposited to your account are available	

Dispute Resolution	Dispute Resolution Agreement	Summary of agreement
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