

# Checking

## Checking Accounts

Yolo Federal Credit Union is proud to offer a variety of checking accounts designed to meet your individual needs. All of our checking accounts offer:

- **Online Banking**
- **Bill Payer**
- **eStatements with Online Check Images**
- **Telephone Access 24/7**
- **ATM/Debit Card Access**
- **Dividends on Balances over \$5,000**

With the convenience of online banking and our 24-hour access line, managing your checking account has never been easier. Whether you're confirming your account balance, verifying cleared checks, or setting up bill payer, Yolo FCU's easy access will keep you up to date and in balance.

## Simply Checking

If you're ready to simplify your life, Yolo FCU has the checking account for you. Simply Checking is a straight forward account that is FREE if you meet one or more of the following criteria:

- **Minimum daily aggregate deposit or loan balance**
- **18 years old or younger**

- **65 years of age or older**
- **Have monthly direct deposit\***

*\*Minimum opening deposit is \$25.00 unless direct deposit is initiated at time account is opened.*

## e-Checking

This checking account offers the convenience of automated services with no monthly fees.\* Whether you bank online or at the ATM, this account offers convenience and easy access. Yolo FCU's e-Checking account also offers the unique benefit of FREE unlimited foreign ATM transactions.\*\*

*\*A \$5.00 fee will be assessed for in-branch transactions. Minimum opening deposit is \$25.00 unless direct deposit is initiated at the time the account is opened.*

*\*\*Surcharge may apply.*

## Student Checking

**Available to members ages 13-22**

Your life as a student is extremely busy, so your checking account shouldn't be another homework assignment. Yolo FCU has a checking account designed just for you. With no direct deposit or minimum account balance requirement, you have easy access to your account. For additional details and a list of our student services, visit our website at [www.yolofcu.org](http://www.yolofcu.org) or view our Student Services brochure.

## Senior Advantages

Members age 65 and older receive the Yolo FCU Simply Checking account at no cost and a minimum of one box of free image checks annually.

## ATM/VISA® Debit Card

The ATM/VISA® Debit Card is offered free of charge and is universally accepted. This single card allows you to access your account from nearly anywhere the world and gives you the ability to use your card wherever the VISA® logo is displayed. The ATM/VISA® Debit Card can also be used at many of the major ATM networks including: CO-OP®, STAR®, and PLUS®, as well as Point of Sale (POS) purchases. Yolo FCU also provides access to more than 35,000 surcharge-free ATMs through MoneyPass® ATM network. All transactions using this card are debited directly from your checking account, so check writing can become a thing of the past.

## Checking Account Services

### Direct Deposit

Have your payroll, social security, pension or annuity check deposited directly into your Yolo FCU checking account. You'll save time and enjoy peace of mind knowing your money is available to you without having to wait in line.



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