

CHECKING



A Few Guideposts

Get started on your journey.

- Go to ExtraCreditUnion.org to sign up for Online Banking:

From there enroll in:

- Online Bill Pay
- Text Banking and Alerts
- eStatements

Download forms to enroll in:

- Direct Deposit
- Automatic Payments and Transfers

- Opt-in for Overdraft Privilege
- Sign up for Extra Credit Union's eNews monthly newsletter

On The Go?

We are right there with you!

- Download ECU's mobile App - It's FREE:
 - Search "Extra Credit Union" in iTunes or Google Play. **Must be enrolled in Online Banking*
- Apply 24/7 for a flexLine of Credit Loan:
 - Online: ExtraCreditUnion.org
 - Call: (586) 276-3000
- Can't make it to an ECU branch location? Find a CU Service Center:
 - Use Extra Credit Union's Mobile App
 - Online: ExtraCreditUnion.org/contact-us
 - Call: (800) 919-2872
- Need Cash? Find a surcharge-free CO-OP ATM around the world:
 - Use Extra Credit Union's Mobile App
 - Online: ExtraCreditUnion.org/contact-us
- Need balance information or transfer funds? Contact PAT (Personal Anytime Teller) 24/7:
 - Call: (586) 276-3000, option 2

Main Office

6611 Chicago Road
Warren, MI 48092

Sterling Heights

37700 Van Dyke Avenue
Sterling Heights, MI 48312

We're available 24/7 

Call: (586) 276-3000

Online: ExtraCreditUnion.org

Email: info@ExtraCreditUnion.org

Extra Credit  UNION®

Federally insured by NCUA

Simplify your
journey!





Checking Account

Simplify your journey.

You have places to go and people to see. Make your journey simple! With a **checking account** from Extra Credit Union you will get on-the-go access to your funds and get on with your life. Plus, you will save time and skip hassles.

Not to be nosy, but if you are 18-24 we have another account just for your lifestyle. Check out Futurity – visit ExtraCreditUnion.org or ask a Member Service Representative for details.

There are many reasons to love your Extra Credit Union checking account:

- Free (a good start, huh?)
- No debit card transaction fees
- No check cashing fees
- No per-check fees
- No withdrawal fees
- No minimum opening balance
- Free Online Banking
- Free eStatements
- Free Bill Pay (when you pay 3 or more bills)

Account Services

Your money made easy.

Debit Card

Get instant access to your money with a free Debit Card when you sign up for a checking account. Use your **debit card** for cash

withdrawals, deposits, account transfers, balances, loan payments or advances on your line of credit. Out and about? Use your debit card for shopping convenience or for cash-on-the-go at the ATMs.

Direct Deposit

Tired of driving or waiting in line to get your money? Get immediate access to your funds through **direct deposit**. Your paycheck or any other reoccurring check is automatically deposited directly into your Extra Credit Union checking account. Cha-ching!

Automatic Payments and Transfers

Set up **automatic payments** so you never forget to pay a bill again. Avoid fees, maintain your credit, and stay on top of your responsibilities. This no-fee service enables you to set up automatic loan payments and other payments for your mortgage, rent, utilities, etc.

Have a savings goal? With **automatic transfers** have funds taken from your checking account and put into a savings account weekly or monthly to help you reach your goal.

Accessible Banking

Do it your way.

Use remote access services to access your checking accounts anytime you want, anywhere you happen to be.

- **Online Banking** – access your accounts online 24/7 at ExtraCreditUnion.org.
- **Bill Pay** – pay your bills online for free (as long as you make 3 bill payments per month).
- **Mobile Banking** – access your account from your mobile device.
- **Text Banking** – text us for information on your account for balance updates, transaction history, transfer funds, and balance alerts (set up your preferences in online banking).

- **Mobile App** – get easier, faster, and even more convenient banking from an app-supporting device of your choice. Locate ATMs, CU Service Centers, apply for a loan and more!
- **eStatements** – Save money and save paper! Enroll in eStatements, and each month receive an email alert when your statement is ready by simply logging into Online Banking to review your statement.



Protect Your Funds Easily

Stress less.

Isn't it embarrassing to get stuck without enough cash at the register? (Awkward!) At Extra Credit Union, you have three different ways to protect your checking account, to avoid embarrassment, overdraft fees, and hassles:

Automatic Overdraft Protection — If your checking account is overdrawn, funds from another Extra Credit Union account(s) can be automatically transferred to cover the cost (for a small fee).

flexLINE — Worried about bouncing a check? You have options. With the **flexLINE** of Credit Loan, your funds are automatically transferred into your checking account when your balance is insufficient to process a check. Repayments are made from the account you designate.

Overdraft Privilege — Your funds are covered for overdrafts up to \$500 when making purchases, which helps avoid a bounced check, late fees or non-sufficient funds situation. Courtesy pay is automatically added to your account after 30 days. However, you must opt-in for this coverage to kick in for ATM withdrawals or purchases at retailers. Opt-in for this coverage on our website at ExtraCreditUnion.org.



Extra Credit  UNION[®]