

Clear Account

Basic Terms & Conditions

| | | | |
|--|---|--|--|
| Account Opening and Usage | Minimum Deposit Needed to Open Account | \$0 | No ongoing minimum balance. |
| | Monthly Fee | \$5 | Waived with the requirement below, or for all accounts held by primary owners under age 18. |
| | Fee When Requirement Met | \$0 | Direct Deposit or Mobile Deposit of \$200 or more monthly in any of the past 4 months. |
| | Interest-Bearing | No | |
| | ATM Fees | \$0 | For using an ATM in UW Credit Union's network. |
| | ATM Fees | \$0 | For using an ATM outside UW Credit Union's network with a debit card. |
| | Non-Sufficient Funds (NSF) Fee | \$0 | Per declined transaction made against insufficient available funds (if not excluded). |
| | Deposited Item Returned Fee | \$0 | For each item that you deposit that is rejected (e.g. because the payer did not have enough money in their account). |
| | Stop Payment Fee | \$0 | Per item to stop payment for up to 6 months. |
| | Account Closing Fee | \$0 | |
| Other Service Fees | | Please refer to the Fee Schedule . | |
| Overdraft Options for Consumers with Debit Cards | Overdraft Penalty | \$0 | All debit card purchases or ATM withdrawals causing an overdraft are declined at no cost to you. There is no fee if the account becomes overdrawn for any reason. |
| Overdraft Options for Checks & ACH Debits | No Overdraft Service | \$0 | All ACH debits presented that would cause an overdraft are returned unpaid at no cost to you. |
| | Extended Overdraft Penalty Fee | \$0 | |
| Processing Policies | Posting Order <i>The order in which withdrawals and deposits are processed</i> | | <ul style="list-style-type: none"> ACH – credits post first, then debits. PIN debit card purchases and teller deposits/withdrawals post as they are received. |
| | Deposit Hold Policy <i>When funds deposited to your account are available</i> | | <ul style="list-style-type: none"> Direct Deposit (ACH) and Wire Transfers: same day. Cash or check deposit with Teller: same day. Cash or check deposit at ATM or with with Mobile Deposit: available the second business day (portions available immediately). New accounts (first 30 days): certain checks will be available no later than the seventh business day. Availability may be delayed in other situations, but the first \$225 will be available the same day. Foreign checks and drafts: availability is delayed for the time it takes us to collect the funds from the Financial Institution upon which it is drawn. |
| | Restrictions Business Day Defined | | <p>No checks.</p> <p>Monday through Friday, excluding holidays, 9:00 a.m. to 5:00 p.m. (Central Time).</p> |
| Dispute Resolution | Dispute Resolution Agreement | | If you have a dispute regarding your account or the service you have received, please contact UW Credit Union at 800-533-6773, or contactus@uwcu.org . |