

Encore Account

Basic Terms & Conditions

Account Opening and Usage	Minimum Deposit Needed to Open Account	\$0	No ongoing minimum balance.
	Monthly Fee	\$10	
	Fee When Requirement Met	\$5	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), Wire Transfers, or cash deposit with Teller: same day. • Check deposit with Teller: available the second business day (portions available immediately). • Check deposit 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 \$200 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		No checks, no ATM deposits, no external transfer online. Monday through Friday, excluding holidays, 9:00 a.m. to 5:00 p.m. (Central Time).
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 .