

TFCU's Collection of Checking Accounts

TFCU is proud to offer a collection of Checking Accounts to fit your lifestyle. In addition to convenient services which give you quick and easy access to your money, you'll also be earning rewards through our TFCU Rewards Program!

Use the chart below to find the Rewards Checking Account that's right for you:

Rewards Checking	Basic	Plus	Silver	Premium
Monthly Fee	\$5.95	\$6.95	\$6.95	\$9.95
Minimum Aggregate Balance	below \$500	N/A	\$10,000-\$14,999	\$15,000+
Requirements to receive fee waiver	Monthly maintenance fee waived if minimum balance requirement is met as well as active enrollment in eStatements & Online Banking and an open/active Debit Card	Monthly maintenance fee waived if Direct Deposit occurs at least once per month. ¹ No fee for Students age 18-25. ²	Monthly maintenance fee waived if minimum balance requirement is met and a Direct Deposit occurs at least once per month. No fee for members age 50 and older.	Monthly maintenance fee waived if minimum balance requirement is met, a Direct Deposit occurs at least once per month and active enrollment in eStatements
ATM Refunds	N/A	up to \$10 per month	up to \$15 per month	up to \$25 per month
Certificate Rate Increase	N/A	N/A	N/A	0.25%
Loan Rate Decrease	N/A	N/A	N/A	0.25%
Debit Card	Required	Included	Included	Included
Online Banking	Required	Included	Included	Included
Mobile Banking	Included	Included	Included	Included
Bill Pay	No charge with one transaction per month ³	No charge with one transaction per month ³	No charge with one transaction per month ³	No charge with one transaction per month ³
Mobile Deposit	Included ⁴	Included ⁴	Included ⁴	Included ⁴
eStatements	Required	Included	Included	Required
Free Checks	First Box ⁵	First Box ⁵	1 Box Per Year ⁵	1 Box Per Year ⁵
Check Writing	Unlimited	Unlimited	Unlimited	Unlimited
Foreign ATM Transactions	Unlimited ⁶	Unlimited ⁶	Unlimited ⁶	Unlimited ⁶

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¹Monthly maintenance fee waived if direct deposit occurs with a minimum of \$50 at least once per month. ²No monthly maintenance fee for students age 18-25. When age requirement is no longer met, a \$6.95 fee will be imposed. You may contact TFCU prior to this occurrence to update your Checking Account preference. ³Bill Pay is offered at no charge provided at least one transaction is processed per month, otherwise a \$4.95 fee will be imposed. ⁴TFCU's Mobile Deposit is offered free, however data usage fees may be incurred from your carrier. ⁵Select Styles only. ⁶TFCU will not charge fees for utilizing foreign ATMs, however, you may still incur a fee from the ATM owner. Membership is established by opening a \$5 share/savings account and is available to anyone who lives, works, worships or attends school in Bristol County, Massachusetts; Bristol, Kent, Newport and Providence counties in Rhode Island; and the Rhode Island towns of Charlestown, Exeter, Hopkinton, Narragansett, New Shoreham, North Kingstown, Richmond and South Kingstown. **Federally Insured By The National Credit Union Administration.**