

S³ CHECKING BASIC TERMS AND CONDITIONS

MONTHLY SERVICE FEE	Monthly Service Fee	\$12.95
	How to Avoid the Monthly Service Fee	\$500 minimum daily checking account balance and \$500 minimum monthly direct deposit.

ATM FEES	McGraw-Hill FCU ATMs	\$0 for using a McGraw-Hill FCU ATM
	Non-McGraw-Hill FCU, CO-OP and Allpoint ATMs	\$1 per withdrawal (first ten withdrawals per month are free)

Fees for using your account when you don't have enough money in it or it's already overdrawn.

OVERDRAFT FEES	<p>Overdraft Protection Transfer (If you opt-in) Charged to a checking account when McGraw-Hill FCU transfers money from another McGraw-Hill FCU account to cover a transaction.</p>	<p>\$5 each time a transfer is made from a McGraw-Hill FCU account with available funds to cover a transaction</p> <ul style="list-style-type: none"> Interest will apply for transfers from your McGraw-Hill FCU Visa Platinum credit card starting from the date of the transfer Withdrawals from your McGraw-Hill savings account will count against the number of withdrawals allowed per monthly statement and could result in a Savings Withdrawal Limit Fee (Reg D)
	<p>Insufficient Funds McGraw-Hill FCU pays an item when your account does not have enough money.</p> <p>Returned Item McGraw-hill FCU returns an item when your account does not have enough money</p>	<p>\$39.95 for each item (maximum 3 Insufficient Funds and 3 Returned Item Fees per day)</p> <ul style="list-style-type: none"> McGraw-Hill FCU will not charge a fee for items that overdraw the account by less than \$5

DEBIT CARD COVERAGE FEES	McGraw-Hill FCU Debit Card Coverage lets you choose how we treat your everyday debit transactions when you don't have enough money available. Please note: regardless of which option you choose for Debit Card Coverage, you may also want to sign up for Overdraft Protection (if you are eligible). Please contact us at 1-800-226-6428 or cu_info@mcgrawhillfcu.org for more details.	
	Option 1 (Yes): You ask us to add Debit Card Coverage	
	This means you want McGraw-Hill FCU to approve and pay your everyday debit card transactions, at our discretion, when you don't have enough money available.	
	Insufficient Funds	<p>\$39.95 for each and every day debit card purchase that overdraw your account (maximum 3 Insufficient Funds Fees per day)</p> <ul style="list-style-type: none"> McGraw-Hill FCU will not charge an Insufficient Funds Fee if your ending account balance is overdrawn by \$5 or less
	Option 2 (No): No Debit Card Coverage (if you don't choose an option when you open your account, Option 2 (No) is automatically selected for you)	
This means you do not want McGraw-Hill FCU to approve and pay your everyday debit card transactions or any other one-time transaction when you don't have enough money available. Since everyday debit card transactions will be declined when there is not enough money available, you won't be charge an Insufficient Funds Fee for everyday debit card transactions.		

HOW DEPOSITS AND WITHDRAWALS WORK	Posting Order The order in which withdrawals and deposits are processed.	Generally, for each business day, we will: <ul style="list-style-type: none"> First, add deposits to your account Second, subtract wire transfers, non-repeating (“everyday”) debit card transactions, online banking transactions, ATM withdrawals, teller cash withdrawals, and checks you write that are either cashed or deposited at a teller station by a McGraw-Hill FCU employee, in the order in which they are authorized, withdrawn, cashed or deposited. Third, subtract all other items, including checks you write that are either cashed or deposited at an ATM.
	Deposit Hold Policy When funds deposited to your account are available	<ul style="list-style-type: none"> Cash deposits with teller: same business day Direct Deposit: same business day Wire Transfer: same business day U.S. Treasury checks payable to you: same business day Checks drawn on McGraw-Hill FCU: same business day Check deposit with teller: second business day Check deposit at ATM: second business day Funds from non-bank checks may take an extra business day to become available <p>The date your deposit is expected to be available will be displayed on your receipt. In some situations, we may notify you at the time or after your deposit is made that your funds (including your first \$200) will not be available for up to seven (7) business days.</p> <p>A “business day” is a non-holiday weekday. The end of the business day varies by branch, but it is not earlier than 5:00 p.m. If you make a deposit before 5:00 p.m. on a business day that we are open, we will consider that day to be the day of your deposit. However, we will consider deposits made after 5:00 p.m. or on a day that we are not open, as deposited on the next business day we are open.</p>

WIRE TRANSFER FEES	Domestic Outgoing Wire Transfer	\$25 per domestic outgoing wire
	International Outgoing Wire Transfer	\$50 per international outgoing wire

MISCELLANEOUS FEES	Paper Statement Fee	\$1 per paper statement
	<i>How to Avoid the Paper Statement Fee</i>	Opt-in for e-Statements
	Stop Payment on Checks and Teller Checks	\$16 per request
	ACH Stop Payment	\$16 per request
	Returned Payment	\$25 per returned item
	Personal Deposited Checks Returned	\$25 per returned item
	Copy of statement (older than three months)	\$5 per statement \$0 if you view and print your statement via Online Banking at McGrawHillFCU.org
	Bad Address Fee	\$5 per month
	Inactive Account Fee (after 12 months of inactivity)	\$5 per month
	Teller Checks (if made payable to a non-member)	\$5 per teller check

ADDITIONAL BENEFITS	Earns Interest	Yes , view rates at McGrawHillFCU.org
	Earns Rewards	Yes , visit McGrawHillFCU.org/ProsperRewards
	Expanded ATM Access – more than 70,000 ATMs nationwide	Yes , learn more at McGrawHillFCU.org/S3
	Annual CD Rate Bump	Call Member Care at 1-800-226-6428 for more information
	Annual Loan Discount	Speak with a Member Engagement Consultant at 1-800-226-6428 for details

CONTACT US	Phone	1-800-226-6428
	Fax	609-490-0454
	Email	cu_info@mcgrawhillfcu.org
	Mail	McGraw-Hill Federal Credit Union 120 Windsor Center Drive East Windsor, NJ 08520

Federally insured by NCUA



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