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FEDERALLY INSURED BY NCUA.

**THANK YOU
FOR CHOOSING
CORRY FEDERAL
CREDIT UNION!**

WHAT IS FRESH START CHECKING?

After paying off your charged-off checking account, you are welcome to open a Fresh Start Checking account with us. Fresh Start Checking does differ from our regular free checking accounts in a variety of ways that are in place to help you maintain financial independence.

Here are some frequently asked questions that can help you:

Is there a monthly fee?

-Yes, there is a \$5 monthly fee for Fresh Start Checking that will come out automatically on the last day of each month.

How much does it cost to open?

- It costs \$5 to open a Fresh Start Checking.

Can I order checks?

-Yes, there must be at least \$30 in your account to order checks.

Can I have a debit card?

-Yes, there must be at least \$5 in your account to receive a debit card.

Am I allowed to overdraw?

-No, with Fresh Start Checking you are not permitted to overdraw your account for 12 consecutive months. If your account is negative at any point during these 12 months, after you bring it back into the positive, your 12 month period will start over.

When can I open a regular checking account?

-After you have remained in the positive for 12 consecutive months, you are eligible to open a regular checking account that does not have a monthly fee.

How long until I can have Overdraft Coverage?

-After your 12 consecutive months with a Fresh Start Checking account, you are eligible to open a regular checking account. You can have Overdraft Protection and Overdraft Privilege on your new checking account after keeping it positive for 60 days. (Please remember that CFCU is allowed to turn off these services for your account at any time, per our discretion.)

For more information about the differences of Overdraft Protection and Overdraft Privilege, please visit our website: corryfcu.org/ps-svc-odp.html

*If you have any further questions, please call, email, or stop in to see us!
Thank you for being a loyal member of Corry Federal Credit Union.*