

Hassle-Free



A Checking Account at United Southeast Federal Credit Union is packed with perks you really want. Even better, you'll enjoy all the conveniences without all the fees and impersonal service. We want to help our members get more for less.

Features

- No minimum balance required
- No per check charges
- Free Visa® Debit Card
- Free @ccessUS-online access
- Free Mobile Access
- Free Checks2US-mobile deposit
- Free STAR-telephone access
- Free Online Bill Pay*
- Free Overdraft Protection-from Share Accounts
- Overdraft line-of-credit loan (approval required)
- Four free personalized starter checks
- Free eStatements
- Free check storage
- Carefree Payroll Deduction/Direct Deposit (pending employer participation)

*Online Bill Pay is a free service as long as one bill is paid every 28 to 30 days from your date of enrollment to avoid a service fee. See our fee schedule.

Office Locations

Corporate Office:
1545 Bluff City Highway
Bristol, TN 37620
423.989.2100

1 Medical Park Boulevard
Bristol, TN 37620
423.844.3750

4100 North Roan Street, Suite 1
Johnson City, TN 37601
423.610.1900

2035 Lee Highway
Bristol, VA 24201
276.466.1222

1060 West Main Street, Suite 1
Abingdon, VA 24210
276.676.0515

1672 East Main Street
Lebanon, VA 24266
276.415.9130

Phone Numbers

Toll Free: 888.202.1212

Fax: 423.989.2119

Star: 423.968.STAR(7827)

800.707.STAR(7827)

Bill Pay: 1.888.918.7615

ATM/Debit 24/7 Member Service: 1.866.820.1065

ATM/Debit Activation and PIN Change: 1.866.985.2273

Report a Card Lost or Stolen: 1.800.449.7728

Online

www.usfcu.org
creditunion@usfcu.org



Visit our website to learn more about the benefits of being a USFCU member.

Checking Accounts

It's time to **Own It**



Helping *our* members live better *lives*



United Southeast

Federal Credit Union www.usfcu.org

Checking Account

With Options



Checking Account

Our Checking has no minimum balance requirements and no per check check charges. We have loaded our checking with valuable features, 24-hour conveniences, and exceptional service.

FREE Visa® Debit Card

What's more convenient than a debit card? Your debit card looks like a credit card but acts like a check, for convenient transactions anywhere that Visa® Debit Cards are accepted.

FREE eStatements

The fastest way to view, save and print your statements with just a click of a button. Receive notification via email when your statement is available.

FREE STAR-Telephone Access

STAR allows you to use a touch-tone telephone to transfer money between accounts, request withdrawals, obtain account balances, verify cleared checks, confirm deposits and withdrawals, and more.

Free @ccessUS-Online Access

Go online to transfer money, view your balance, see if a check has cleared, make loan or USFCU Visa® payments, and more. You can even print a copy of a check for free. @ccessUS is quick, easy and completely secure.

Free Mobile Access

Mobile Access is convenience in the palm of your hand. Download the USFCU App right from your device. If you do not have a smartphone, ask US how to get signed up for text based Mobile Access. Please note, you must be enrolled in @ccessUS prior to enrolling in Mobile Access.

Free Checks2US–Mobile Access*

Make deposits to your checking, savings, club or money market accounts anywhere, anytime, with your mobile device. Just tap, snap, and deposit. It's that simple.

*All checks will be reviewed prior to deposit in your account. Check the status of deposits through history. Some restrictions apply.

Free Online Bill Pay*

With Online Bill Pay, you have the security of paying your bill at your convenience, seeing when it posts, and tracking your payment history online. Best of all, your payments are 100% protected against late fees.

ATM Account Access

Get unlimited withdrawals at any of our ATM's for FREE, plus 10 FREE non-USFCU ATM withdrawals per month.

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Account Access

Anytime, Anywhere

Direct Deposit/Payroll Deduction*

Make the most of every minute. Choose to have your entire paycheck deposited into your USFCU account (Direct Deposit). Or, you can opt to have a portion of your paycheck placed in one or more of your USFCU accounts (Payroll Deduction).

*Pending employer participation

Overdraft Protection

Enjoy goof-proof checking with FREE convenient overdraft protection from your savings account. If you would like additional options ask US about a line-of-credit loan (approval required).

Overdraft Plus

Overdraft Plus is an overdraft privilege program that may permit you to overdraft your checking account up to \$500. This service is activated after all the other overdraft options have been exhausted. It is not a loan or line of credit. You may choose to have this service implemented at account opening or you may choose to opt out of Overdraft Plus by completing an Overdraft Waiver of Service form at one of our branches.

