



Quaker Oats Credit Union

Easy Budget Checking Agreement

Quaker Oats Credit Union's Easy Budget Checking is a checking account solely designed for the purpose of budgeting and paying monthly bills. This is a secondary checking account and you the member will be responsible for making sure funds are available the night before items attempt to clear in order to avoid any fees. No funds will be automatically transferred to this account or from this account to cover items attempting to clear.

Terms & Conditions

1. No minimum balance required
2. No personal checks will be issued on this account
3. No debit card will be issued on this account
4. Must sign up for all eServices: Quaker Online Access, E-Statements, & Bill Pay
5. \$26.75 NSF fee for each returned item

By signing below you agree to be bound by the terms and conditions of the agreement. You acknowledge receiving a copy and reading the Easy Budget Checking Agreement.

X _____

Signature

Date

X _____

Signature

Date

X _____

Witness

Date