



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 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. An NSF fee will be applied for each returned item
6. First-time set-up FREE
7. Maintenance fee of \$30.00 per hour (only applied if you have the credit union maintain your budget account for you)
8. Transfer fee of \$5.00 plus tax (for transfers on non-budgeted items)
9. Maintenance fee of \$5.00 per month
10. \$30.00 Reinstatement fee (only applied if you stop your budget account and then want to restart it back up again)

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