



*KeyPoint gives you more  
ways to manage your money  
safely and with ease.  
Open an account today!*

## 5 reasons to open a KeyPoint checking account today!

- 1 A variety of checking account options including free checking\*
- 2 Access to 30,000 fee-free ATMs nationwide (over 9,000 accept deposits)
- 3 No or low monthly service fee
- 4 Low minimum opening deposit
- 5 Highly-rated mobile app\*\*



Contact Center: (888) 255-3637  
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[kpcu.com](http://kpcu.com)

# Checking Accounts

*Free checking, 30,000 fee-free ATMs, free online banking, mobile app, and more!*



\*\$2.00 fee for paper statements. \*\*Mobile carrier rates may apply

Federally Insured by NCUA

REV 0821

**KEYPOINT**  
CREDIT UNION  
Next Generation Neighborhood Banking



## KeyPoint gives you more ways to manage your money safely and with ease.

Whether you choose **FREE Checking**, **Unlimited Checking** with ATM fee rebates, **Dividend Checking** to earn interest, or **Student Checking** for kids 13 to 17, you'll enjoy lots of free benefits:

- Free Mobile\* Banking with remote deposit *(deposit checks any time, any place)*
- Free Visa® Debit Card
- Free Online Banking
- Free Bill Pay
- Free eStatements *(\$2 for a paper statement)*
- Enhanced security with EMV Chip Technology
- Protection from fraud with Visa's Zero Liability Policy *(you won't be held responsible for fraudulent charges made with your card or account information)*
- Set up email and text alerts to monitor your checking account activity 24/7.
- Mobile Wallets: Add your card to Apple Pay™, Android Pay or Samsung Pay.
- Debit Card Fraud Protection: We monitor your card activity and take action any time we see suspicious activity.
- Travel Watch: Prevent unwanted fraud blocks when traveling internationally by completing a Travel Notification Form before you leave the country.

\*Mobile carrier rates may apply.

Choose the account that's right for you!	FREE Checking <i>No monthly service fee!</i>	Unlimited Checking <i>Enjoy worldwide ATM fee rebates!<sup>3</sup></i>	Dividend Checking <i>Earn dividends on your account balances!</i>	Student Checking <i>Free for students 13-17 (converts to FREE Checking)!</i>
Monthly Service Fee	Free!	\$17 <i>(waived with \$1,000 direct deposit or 40 debit card purchases)</i>	\$12 <i>(waived with Direct Deposit or \$750 average daily balance)</i>	Free!
Visa® Debit Card	Free!	Free!	Free!	Free!
Online Banking	Free!	Free!	Free!	Free!
Mobile App with remote deposit	Free!	Free!	Free!	Free!
Bill Pay	Free!	Free!	Free!	N/A
eStatements <i>(\$2 for a paper statement)</i>	Free!	Free!	Free!	Free!

## KeyPoint provides access to your accounts worldwide:

- Online and Mobile Banking
- Telephone Center and Live Chat
- Visa® Debit Card accepted internationally
- 30,000 fee-free ATMs nationwide *(including most Credit Unions and 7-Elevens)*



## Overdraft Protection saves you from the embarrassment and expense of bounced checks:

Set up your **KeyPoint Savings**, **Money Market** or **Personal Line of Credit** to automatically transfer funds into your checking account when a check or other debit will overdraw your account (no transfer fee!).<sup>1</sup>

Take advantage of **Courtesy Pay** *(not available for Student Checking)*, and KeyPoint will pay the item at our discretion *(a Courtesy Pay Privilege Fee is charged per item)*.<sup>2</sup>

<sup>1</sup> Savings and Money Market accounts are restricted to six transfers per month. Personal Lines of Credit are subject to available funds. Refer to account disclosures for complete information.

<sup>2</sup> KeyPoint Credit Union will determine at our sole discretion whether to pay overdrafts caused by check, ATM or Debit Card withdrawal, point-of-sale and ACH transactions. There is a fee of \$29 for each item that KeyPoint chooses to pay. You must pay all overdrawn amounts and fees immediately, but no later than 32 days. Not all accounts qualify for Courtesy Pay. Overdraft Protection is available. Refer to the disclosure for complete information.

<sup>3</sup> An ATM Fee Rebate Form must be submitted by account holder.