

## SWITCH TO A FECU CHECKING ACCOUNT IN 3 STEPS

### OPEN A CHECKING ACCOUNT AT FECU

To get started, complete the FECU Checking Account Signup Checklist, FECU Account Card, and E-Statement Request Form.

All forms are located at [www.fedecu.com](http://www.fedecu.com) or email us at [fedecu@fedins.com](mailto:fedecu@fedins.com).

### STEP 1

### CHANGE YOUR EXISTING TRANSFERS AND DEPOSITS

Change all of your direct deposits and automatic withdrawals on your old checking account to your new FECU checking account. Discontinue writing checks and using your old debit card.

### STEP 2

### CLOSE YOUR OLD CHECKING ACCOUNT

Once all outstanding items have cleared your old checking account, you can notify the other financial institution to close it. Begin using your FECU checking account.

### STEP 3

[WWW.FEDECU.COM](http://WWW.FEDECU.COM)

#### MAIN BRANCH

1929 S Cedar Ave  
Owatonna, MN 55060  
507-455-5430

Hours:

Monday - Friday  
7:30 AM - 4:30 PM CST

#### DOWNTOWN BRANCH

121 E Park Square  
Owatonna, MN 55060  
507-455-5116

Hours:

Monday - Friday  
9:00 AM - 3:30 PM CST

Email Us: [fedecu@fedins.com](mailto:fedecu@fedins.com)

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# CHECKING ACCOUNT INFORMATION



FEDERATED EMPLOYEES  
CREDIT UNION  
*Your Financial Advantage<sup>SM</sup>*



## **ACCESS TO YOUR MONEY WHEN YOU NEED IT**

Free ATM transactions are available at all Kwik Trips, Hometown Federal Credit Union drive-thru ATMs in Owatonna and Faribault, MN. Also, ATM transactions are available nationwide for all CO-OP Financial Services Network and Allpoint Network ATMs.



## **CHECKING ACCOUNT FEATURES AND BENEFITS**

**VISA®  
DEBIT CARD**

**FREE  
BILL PAY**

**FREE  
ONLINE  
BANKING**

**FREE  
E-STATEMENTS  
(REQUIRED)**

**NO MINIMUM  
BALANCE  
REQUIREMENT**

**NO  
TRANSACTION  
FEES**

**NO MINIMUM  
DEPOSIT TO  
OPEN**

**UNLIMITED  
CHECK  
WRITING**

## **DEBIT CARD REWARD PROGRAM**

Every time you use your VISA® debit card to make a purchase that requires a signature, you earn points that can be redeemed for travel, merchandise, gift cards, and more.

## **DIRECT DEPOSIT OR PAYROLL DEDUCTION**

Save time and hassle by setting up direct deposit or payroll deduction. You can deposit a specific amount or your entire paycheck into your FECU checking account.

## **CHECKING ACCOUNTS FOR YOUTH**

Checking accounts are available to children 14 years old and older. Joint parental ownership is required until the child turns 18 years old.

## **CHECKING ACCOUNT FEATURES AND BENEFITS**

**FREE MOBILE  
BANKING  
WITH MOBILE  
DEPOSIT  
CAPTURE**

**OVERDRAFT  
LINE OF  
CREDIT  
UP TO \$1000**

**FRIS FRAUD  
MANAGER  
MONITORING  
YOUR DEBIT  
CARD ACTIVITY  
FOR FRAUD**

**VISA®  
PURCHASE  
ALERTS FOR  
YOUR DEBIT  
CARD**

**DIVIDENDS  
COMPOUNDED  
DAILY & PAID  
MONTHLY**

**1ST BOX UP TO  
150 CHECKS  
ARE FREE**