

Pacific Cascade Federal Credit Union Checking Account Options

Regular –\$5	Checking With Interest –\$50	Student and eChecking – S25
<ul style="list-style-type: none"> Maintain \$300 balance to avoid \$6 monthly fee 	<ul style="list-style-type: none"> Minimum \$5,000 balance to earn interest* Balances below \$1,000** will incur an \$11 monthly service fee 	<ul style="list-style-type: none"> No minimum balance Per check charge Qualifications* <ul style="list-style-type: none"> – actively receive eStatements – one or more monthly debit card transaction(s)
<ul style="list-style-type: none"> Debit Card Unlimited ATM access Co-op ATMs surcharge fee free Home Banking Bill Pay Privilege Pay 	<ul style="list-style-type: none"> Interest earning account Debit Card Unlimited ATM access Co-op ATMs surcharge fee free Free checks Home Banking Bill Pay Privilege Pay 	<ul style="list-style-type: none"> No minimum balance Debit Card Unlimited ATM access Co-op ATMs surcharge fee free Home Banking Bill Pay Privilege Pay
\$6 monthly fee when balance drops below \$300.		
*Balances equal to or greater than \$ 5,000 = .10% APY. *Balances equal to or greater than \$10,000 = .15% APY. *Balances equal to or greater than \$25,000 = .25% APY. **Balances below \$5,000 will earn no interest, below \$1,000 will incur \$11 fee.		
*If either or both account qualifiers are not met, monthly fee = \$9. Per check charge = 50¢ for each paper check generated.		

▲ **Regular (S5)** is your basic checking account with a minimum balance to avoid monthly service fee.

▲ **Checking with Interest (S50)** is designed for members with higher balances that do not like moving their money from savings to checking as needed—simply keep their desired balance in their checking and earn dividends... no muss, no fuss.

▲ **Student / eChecking (S25)** is an electronic account, designed to be paperless. No minimum balance is required, statements are delivered electronically (eStatements) and Debit Card use is required (one minimum per month) to avoid a monthly service fee.

Privilege Pay: Privilege Pay is our overdraft protection that allows member checking accounts to go into the negative up to \$750, for those oops moments, or unexpected expenses that pop up from time-to-time. These negative balances need be paid back with 45 days, and can be used over and over again. Regulations state that Privilege Pay must be Opted IN to. Opting in is easy: Call us (541-343-6238 or 800-477-3328) or email us at info@pacificcascade.org, or stop by any Pacific Cascade branch.