



Serving Everyone in Hampton Roads

Consumer Checking Accounts
ABNB FCU Pricing and Services at a Glance
Effective 4/1/2019

Account Opening and Usage

Table with 3 columns: Account Feature, Free & Easy Checking, and eChecking. Rows include: Minimum Deposit Needed to Open Account, Monthly Maintenance Fee, Dividend Bearing, ATM Fees, and Non-Sufficient Funds (NSF) Fee.

Deposit Item Returned Fee.....	\$15.00 for each item that you deposit that is rejected because the maker did not have enough money in their account
Stop Payment Fee.....	\$29.00 per item to stop payment for up to 6 months
Account Closing Fee.....	\$0.00
Other Service Fees.....	Consult www.abnbfcu.org/accountrates for a list of additional service fees

Overdraft Options

No Overdraft Service.....	\$0.00	If you choose not to opt-in to any kind of overdraft service, ATM and point-of-sale debit card transactions that would cause an overdraft will be declined at no cost to you.
Overdraft Transfer.....	\$0.00	Overdrafts are covered by a transfer from a linked ABNB FCU savings account, line of credit or credit card. These transfers are limited to 6 per month.
Courtesy Pay.....	\$29.00	<ul style="list-style-type: none"> • Fee is per overdraft covered by an advance from ABNB FCU. All other transfer options (savings, line of credit, credit card) will be exhausted before reverting to a Courtesy Pay transfer. • Total overdrafts cannot exceed \$100, including fees, for new accounts less than 45 days old. • Total overdrafts cannot exceed \$600, including fees, for accounts 46 days or older. • As set forth in Regulation D, six (6) automatic transfers per month will be honored before posting of an item to the Courtesy Pay program.
Insufficient Funds.....	\$29.00	<ul style="list-style-type: none"> • If there is not enough money in your account, the item will not be paid and will be returned. A Non-Sufficient Funds (NSF) Fee will apply for each returned item. • There is no limit to how many overdraft penalty fees can be charged per day, even if we elect to cover additional overdrafts.

Processing Policies

Posting Order
The order in which withdrawals and deposits are processed

We will post items to your account using the following priority:

- Credits
- Preauthorized Debits – these are amounts ABNB FCU is obligated to pay because the debits were authorized based on your account balance at the time of the transaction. These include, but are not limited to, debit card transactions and ATM withdrawals.

- ACH Debits (Electronic Withdrawals) – Processed in the order they are received.
- Checks – Cleared in sequential order according to check number.

Funds Availability Policy

Your Ability to Withdraw Funds

It is our policy to make funds from your cash and check deposits available on the same business day that we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. For determining the availability of your deposits, every day is a business day except Saturdays, Sundays and federal holidays. If you make a deposit during business hours, we will consider that day to be the day of your deposit. If you make a deposit after we are closed, we will consider that the deposit was made on the next business day we are open.

In some cases, we will not make all the funds deposited by check available on the same business day the deposit is received. Funds may not be available until the second business day after the day of your deposit. However, the first \$200.00 of your deposit will be available on the first business day after the day of your deposit. If we are not going to make all the funds from your deposit available on the same business day, we will notify you at the time of your deposit, and will tell you when the funds will be available. ABNB FCUs Funds Availability Policy is available at

<https://www.abnbcu.org/funds>

Account Error Resolution

In case of Errors or Questions About Your Electronic Transfers or Statement, please contact the credit union by calling 757-523-5300 or 800-443-1141, or write to:

ABNB Federal Credit Union
830 Greenbrier Circle
Chesapeake, VA 23320

If you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt, notify us as soon as possible. We must hear from you no later than sixty (60) days after we send the first statement on which the suspected problem or error appeared.

In your notification, provide the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.
- If you need more information, describe the item your are inquiring about.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to research and resolve your discrepancy, we will credit your account for the amount suspected to be in error, so that you will have use of the money during the time it takes us to complete our investigation.

Dispute Resolution

If at any time you have a problem or error with your account, please contact the credit union by calling 757-523-5300 or 800-443-1141, or write to:

ABNB Federal Credit Union
830 Greenbrier Circle
Chesapeake, VA 23320

If after presenting your problem to the managers of ABNB FCU, you do not feel your issue or concern was satisfactorily resolved, you may write to the Supervisory Committee at:

Supervisory Committee
ABNB Federal Credit Union
P.O. Box 1192
Chesapeake, VA 23320

If after presenting your problem to the Supervisory Committee of ABNB FCU, you do not feel your issue or concern was satisfactorily resolved, you may write to the National Credit Union Administration at:

National Credit Union Administration
Consumer Assistance Center
1775 Duke Street
Alexandria, VA 22314-3418

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency