

MEMBERSHIP AGREEMENT

- 1) THIS MEMBERSHIP AND ACCOUNT ARE SUBJECT TO APPLICABLE FEDERAL AND STATE LAW. THE ARTICLES OF INCORPORATION AND BYLAWS OF THE CREDIT UNION; AND THE POLICIES AND PROCEDURES OF THE CREDIT UNION, INCLUDING AMENDMENTS OR MODIFICATIONS.
- 2) CREDIT UNION MEMBERSHIP AND/OR SERVICE FEES STATED IN THE MEMBER HANDBOOK AND FEE SCHEDULE APPLY TO THIS ACCOUNT.
- 3) OWNERSHIP OF THIS ACCOUNT IS IN ACCORDANCE WITH UTAH CODE ANNOTATED 7-9-32 AND OTHER APPLICABLE LAW.
- 4) I AGREE MY MONTHLY ACCOUNT NOTIFICATIONS WILL BE GENERATED VIA ELECTRONIC STATEMENT. I UNDERSTAND I MUST NOTIFY CREDIT UNION STAFF IN ORDER TO RECEIVE PAPER STATEMENTS.
- 5) I AUTHORIZE WEBER STATE CREDIT UNION TO CREATE AN ONLINE ACCOUNT ACCESS PORTAL TO BE USED WITH THIS ACCOUNT
- 6) I ACKNOWLEDGE RECEIPT OF THE TRUTH IN SAVINGS DISCLOSURE AND MEMBERSHIP AGREEMENT. THIS MEMBERSHIP AND ACCOUNT ARE SUBJECT TO THE TERMS OF SAID MEMBERSHIP AGREEMENT, WHICH CAN BE AMENDED BY THE CREDIT UNION. I AUTHORIZE THE CREDIT UNION TO OBTAIN CREDIT REPORTS IN CONNECTION WITH THIS NEW ACCOUNT. THE INFORMATION DISCLOSED IN THIS APPLICATION IS TRUE AND ACCURATE TO THE BEST OF MY KNOWLEDGE.

Easy Checking

BENEFITS:

- No minimum balance requirements
- No transaction limits
- First set of checks free*
- Free debit card
- Choose either free Debit Rewards or interest
- Free Direct Deposit is available

REQUIREMENTS

- 1- \$50 minimum opening deposit

E-Rewards Checking

BENEFITS:

- 100% electronic/ online account
- Exceptional interest paid on first \$25,000
- ATM surcharge rebates
- One free Courtesy Pay/ NSF refund per year
- Free debit card with Scorecard Rewards points

REQUIREMENTS

- 1- \$50 minimum opening deposit
- 2- Four minimums to earn interest each month:
 - i. 15 signature-based debit transactions
 - ii. Two E-Branch logins
 - iii. Receive E-Statements
 - iv. Direct Deposit

FEES**

- \$0.50 per written check (5 free/month)
- \$2.00 per assisted transaction (2 free deposits/ month)
- \$7.00 each month without Direct Deposit

Elite Checking

BENEFITS:

- High interest rates
- Free checks for life*
- 0.15% discount on loans
- One free Courtesy Pay/ NSF refund per year
- Free debit card with Scorecard Rewards points

REQUIREMENTS

- 1- \$1,500 minimum balance
- 2- Direct Deposit

FEES**

- \$5.00 per month if balance falls below \$1,500
- \$5.00 per month without Direct Deposit

*Free checks are WSCU house-issued checks. Custom checks can be ordered at member's expense.

**This literature is for informational purposes only. For a complete listing of account requirements and fees, please review the credit union's Truth-in-Savings Disclosure and Fee Schedule. Business accounts are not eligible for E-Rewards or Elite Checking accounts.



**WEBER STATE
CREDIT UNION**

Rewarding Membership