



Truth In Savings Disclosure Replenish Checking – Explore Checking

Overdraft Fee Transaction Categories

The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: share draft, in-person withdrawal, ATM withdrawal or other electronic means.

Overdraft Protection

You can set up transfers from another share account to cover overdrafts. Each transfer made by the credit union from another account to cover an overdraft will be subject to a \$1.50 fee.

Transaction Limitations

No transaction limitations apply to this account unless otherwise stated in the Common Fee Schedule.

Membership Requirement

There is a one-time \$20.00 membership fee when you join Horizon Credit Union. This fee represents your “share” in the credit union, as a member of the credit union you also become an owner of a cooperative organization. For more details regarding membership please call 800.852.5316.

REPLENISH CHECKING

Rate Information

This account does not receive dividends.

Minimum Balance Requirements

The minimum balance to open this account is \$25.00.

Overdraft Privilege

This account comes with Overdraft Privilege, overdraft items for checks, ACH, recurring debit card transactions, online bill pay items, online banking transfers, telephone banking and teller window transactions are paid. Must opt-in for everyday debit and ATM transactions. Overdraft fees apply, refer to the Common Fee Schedule for specific fees.

EXPLORE CHECKING

Rate Information

This account does not receive dividends.

Minimum Balance

\$10.00 minimum opening deposit with debit card
\$25.00 minimum opening deposit with checks.