

# Free Checking Product Guide

MONTHLY REQUIREMENTS		
<b>Monthly Service Charge</b>	\$0	There is no minimum balance requirement or monthly service charge.
CASHBACK REWARDS		
<b>Cashback Rewards</b>	N/A	Cashback Rewards are not paid on this account
DIVIDENDS		
<b>Balance to Earn Dividends</b>	N/A	Dividends are not paid on this account
ATM FEES		
<b>Transactions at a Citadel ATM</b>	FREE	
<b>Balance Inquiry Non-Citadel ATM</b>	\$1	Fees charged by the ATM owner/operator, typically known as a surcharge, may also apply. Visit <a href="https://citadelbanking.com/citadel-locations">Citadelbanking.com/citadel-locations</a> to search for surcharge-free ATMs.
<b>Withdrawal at Non-Citadel ATM</b>	\$3	
GENERAL OVERDRAFT INFORMATION		
An overdraft occurs when you have an insufficient available balance in your checking account to cover a withdrawal from your account.		
<b>Courtesy Pay</b>	\$33	For each item we pay
<b>Insufficient Funds</b>	\$33	For each item we return
<b>Overdraft Transfer</b>	\$5	For each transfer of available funds from a linked overdraft protection account such as a savings.
DEBIT CARD PURCHASE OVERDRAFT INFORMATION		
You choose how Citadel handles your one-time (non-recurring) debit card transactions when you have an insufficient available balance in your checking account at the time of the transaction.		
<b>If you opt-in for Courtesy Pay</b>	\$33	This means you allow Citadel to authorize one-time (non-recurring) debit card transactions when you do not have a sufficient available balance. If we authorize an overdraft a \$33 fee will apply.
<b>If you don't opt-in for Courtesy Pay</b>		This means your account is set up to decline any one-time (non-recurring) debit card transaction that may overdraw your account. These transactions will be declined. There are no fees for declined transactions.
STATEMENT DELIVERY		
<b>e-Statement</b>	FREE	
<b>Paper Statement</b>	\$2	Waived for any primary account holder under age 21 or over 70
MISC SERVICES & FEES		
<b>Online Banking</b>	FREE	
<b>Bill Pay</b>	FREE	
<b>Mobile Deposit</b>	FREE	
<b>Online Banking Transfers</b>	FREE	Internal transfers (to/from other Citadel Accounts)
	FREE	External Transfers (to/from other financial institutions)
<b>Stop Payment</b>	\$25	
<b>Cashed/Deposited Returned Item</b>	\$20	Per item, for items returned to Citadel for any reason
<b>Inactivity Fee</b>	\$5	Monthly fee if no activity on any Citadel account for one year. This is waived if the combined balance of all deposit accounts is \$500 or more.

Information valid as of 07/01/2021. This account guide summarizes the product features. Additional fees may apply. Federally insured by NCUA.

For additional account details, please refer to the full [Schedule of Fees and Charges](#) and the [Membership Agreement and Disclosures](#).