



Dear Member,

Thank you for joining New Horizons Credit Union, Inc. Due to information on the ChexSystems report, we cannot open a Basic or Premier Checking Account for you at this time. You do, however, qualify for the 2<sup>nd</sup> Chance Checking Account. The following restrictions apply to the 2<sup>nd</sup> Chance Checking Account:

- **Debit Card With \$100 Point of Sale Limit**
- **No Free Checks**
- **No Counter Checks**
- **No Overdraft Loan**
- **ATM Card Without Deposit Authority**
- **ATM Withdrawal Limits Set at a Maximum of \$100.00**
- **Ten (10) Day Hold On All Checks Deposited With Exception to Treasury Checks and Payroll Checks That Are Stamped Payroll or the Member Presents the Stub**
- **2 NSF's in the previous 30 days or fraud of any kind will result in account closure**
- **No Shared Branching Access**

You may apply in 6 months for a Basic or Premier Checking Account upgrade. You must meet the following criteria in order to be approved:

- **No More than 1 NSF Item**
- **No Return Items**
- **No Overdrawn Accounts Due to NSF's, Return Deposits, or Fraud**
- **No More Than 2 Stop Payments (ACH and Checks)**
- **No More Than 1 ATM Card Reissue**
- **Minimum Average Account Balance for the Past 3 Months Greater Than \$100.00**
- **25 Non Cash Transactions Over a 6 Month Period**

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Member #: \_\_\_\_\_