

### **Information about your Second Chance Checking Account**

The Second Chance Checking Account is an account designed to give those with minimal Chex System records an opportunity to utilize a Denver Community Credit Union checking account.

The Second Chance Checking Account offers many features, including access to a debit card, checks, direct deposit, and other opportunities to save on loans with relationship pricing. You will receive access to your account conveniently with over 5,000 CO-OP Shared Branches and nearly 30,000 surcharge-free CO-OP ATMs. Negative balances must be made positive within seven (7) calendar days. If a Second Chance Checking Account is not made positive within those seven calendar days, Denver Community Credit Union reserves the right to permanently close the account. In addition, Denver Community Credit Union reserves the right to permanently close a Second Chance Checking Account if it carries a negative balance of \$100.00 or more. Second Chance Checking Accounts are subject to the following fees.

#### **Second Chance Checking Fees**

- Monthly Fee: \$12.00
- Non-sufficient Funds/Overdraft Fee: \$33.00<sup>1</sup>
- Debit Card PIN Transaction Fee (Over 10/month): \$2.00<sup>2</sup>
- Auto Transfer from Savings: \$2.00/Instance
- Self-to-Self Return Item: \$33.00
- Stop Payment Fee: \$30.00
- ID Safe Choice (optional): \$1.96/month
- Paper Statement Fee: \$2.00/month (waived with eStatements)

Fees are accurate as of the date noted above. Please refer to the Denver Community Credit Union Rate and Fee Schedule for the most recent complete fee schedule.

#### **Restrictions**

Privilege Pay and Stored Value Cards (pre-paid debit cards) are not available.

#### **Transitioning to Other Checking Accounts**

Members can request a transition to other Denver Community Credit Union checking accounts with proof of resolution of negative items reported on the member's Chex System record. Transition is subject to Denver Community Credit Union approval.

For more information about the Second Chance Checking Account, please contact Denver Community Credit Union by calling 303-573-1170.

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<sup>1</sup> This fee is avoidable by using products such as Overdraft Line of Credit, which is subject to credit approval, or automatic transfers from savings accounts. Please ask your representative for more about how to reduce your risk of this fee.

<sup>2</sup> This fee is avoidable by using your debit card as "credit" in stores. Whenever you do not enter your PIN to use your debit card, it does not count towards your 10 transactions/month.