finex CREDIT UNION
Wherever you are.

TRUTH IN SAVINGS DISCLOSURE

Easy Checking

The following disclosure is provided in accordance with the Truth in Savings Act. It summarizes key rates, fees, and terms for the Easy Checking account offered by Finex Credit Union.

Account Feature	Details
Account Opening & Usage	
Minimum Opening Deposit	$10.00
Monthly Service Fee	$0.00
Fee Waiver Requirements	No monthly fee.
Minimum Balance	No minimum balance required after account is opened.
ATM & Foreign Fees	
Finex-Owned ATMs	No Finex fee when using Finex-owned ATMs.
Non-Finex ATMs	Non-Finex ATM operators or networks may assess a surcharge. See the current Finex Fee Schedule for Finex-related ATM fees.
Foreign ATM Fees	No Finex-related foreign ATM fees when monthly requirements are met.
Overdraft Information	
Courtesy Pay	Finex offers a discretionary Courtesy Pay overdraft service that may cover certain transactions when the available balance is insufficient, up to an assigned limit. This service is not guaranteed. Not all members will qualify for this service, and it may be revoked at the credit union's discretion at any time.
Courtesy Pay Limits	$750 with a qualifying direct deposit of $500/month; $300 without. Subject to eligibility requirements. Visit finexcu.org for full details.
Fees for Additional Services	
Checks	Available for purchase. Please refer to the Finex Fee Schedule.
Paper Statement Fee	$2.99 per month. Electronic statements are available at no charge.
Other Service Fees	Additional fees may apply for official checks, copies and research requests, legal processing, expedited debit card delivery, and wire transfers. Refer to the current Finex Fee Schedule for complete details.
General Terms	
Account Changes	Finex Credit Union reserves the right to change rates, fees, and terms at any time, subject to applicable law. Notice will be provided as required.

Governing Law	This account is governed by applicable federal laws and the laws of the State of Connecticut, as well as Finex Credit Union bylaws and this agreement.

Disclosure Date: July 1, 2026. Membership eligibility required. This disclosure does not constitute a contract. For questions, contact Finex Credit Union at help@finexcu.org.