

The following disclosure is provided in accordance with the Truth in Savings Act. It summarizes key rates, fees, and terms for the First 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.
Account Conversion	When the primary account holder no longer meets First Checking eligibility requirements, including age requirements, Finex may convert the account to Easy Checking or another Finex checking account type for which the account is eligible. Once converted, the account will no longer receive the features, terms, or benefits of First Checking.
Rewards	
Rewards	\$0.05 cash back on qualifying debit card purchases of \$1+. No interest is paid on this account.
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	Courtesy Pay is not available for this account
Fees for Additional Services	
Checks	Checks are not available for this account.
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.