

Account Summary

Youth Account

Youth Account is a non-transactional account for consumer members aged 15 and younger. This is a base share that must be opened and maintained with the membership minimum balance prior to, or in conjunction with, opening other share types.

(This document is meant to give a summarized overview of account type, features, and fees. It does not replace the official Wyrope Fee Schedule, Terms & Conditions, EFT Disclosures, as well as other Account Agreement documents. This is subject to change at any time.)

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| Account Opening, Features, and Services | Minimum Deposit at Opening: | \$5 |
| | Minimum Account Daily Balance: | \$5 |
| | Monthly Maintenance Fee: | None |
| | Requirements to Avoid Monthly Maintenance Fee: | None |
| | Combined Items: | Deposit: No maximum, Withdrawal/Transfer: 6 allowed per month (\$1 each after 6, excluding Overdraft transfers transfer type) |
| | Receives Dividends: | Yes |
| | Eligible for Debit Cards: | No, may not have a draft account under 16. |
| | Account Ownership Types: (Joint is only option due to Primary Member's age and inability to verify photo identification, see requirements on page 2) | <u>Joint W/Survivorship</u> - The Primary member owns the share and has granted one or more person's equal ownership in the designated share (excluding membership balance). |
| Account Opening Documents/Information: (Required for each owner, if not already on file) | <p><u>Valid (unexpired) Government Issued Photo ID</u>- Can include Passports, Driver's License, State ID Card, Green Card, Permanent Resident Card.</p> <p><u>Proof of Valid Physical Address</u>- If not on Photo ID, may be on items including a paystub, utility bill, filed tax return.</p> <p><u>Valid Mailing Address</u>- If different than physical address</p> <p><u>Date of Birth</u></p> <p><u>Social Security or Tax Identification Number</u></p> <p><u>Phone Number</u></p> <p><u>Email Address</u>- Only required if electronic notices or internet banking is requested</p> <p><u>Birth Certificate for Minor</u>- Original for in-office photocopy, to verify minor's age</p> <p><u>Student ID</u>- If available, with photo.</p> | |

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| Overdraft Fees and Posting Order | Overdraft Fee: | \$30 for each item we pay |
| | Return Item Fee: | \$30 for each item we do not pay |
| | Overdraft Protection Transfer Fee: | May be set up as Overdraft Protection at the request of the owner(s) of the account. |

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| Overdraft Fees and Posting Order Continued | Courtesy Pay: | Account type is not eligible |
| | Wyrope will generally pay items in chronological order when date and time of transaction information is available. Wyrope may consider paying items when you do not have sufficient funds in your account to cover the transactions. You will be charged a fee as outlined in our fee schedule for both paid and returned items when there are insufficient funds available. These items are paid at the sole discretion of the Credit Union, and in compliance with current regulations. | |

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| Funds Availability | Generally, funds from checks deposited at the branch, with a teller, are immediately available. Cash and wire transfers are available immediately upon receipt. Electronic deposits are available on the date they are submitted for settlement from the sending source, but you may see an advance notice of “pending deposits” prior to their availability. This pending deposit may be subject to change or correction from the sending party prior to the funds being released. | |
| | Check availability is subject to many factors including check amount, account history, type of check, method of deposit, and any special holds placed on the check. See our Funds Availability Schedule for full details. | |
| | ATM Deposits, including cash, are subject to different availability dependent upon the type and servicer of the ATM used. | |

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| Other Service Fees (See Fee Schedule for full list of fees) | Online Banking with Bill Pay: | No Charge |
| | Check Images: | Reproduced in Branch- \$3.00 per item Online Banking- No Charge |
| | Stop Payment: | \$10 |
| | Money Order or Official Check: | \$1 |
| | Deposited Item Returned Unpaid: | \$30 |
| | Account Research or Reconciliation: | \$25 per hour |

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| Requirements and Account Restrictions | Co-mingling of Funds: | <u>Business</u> - Transactions may not be deposited into a personal account. <u>Representative Payee</u> - Funds must be deposited into a Representative Payee titled account. <u>Funds Ownership</u> - Items may not be deposited into a share without the fund’s owner’s name on account OR that party present with photo ID. |
| | Remote Deposit: | Eligible for RDC up to \$1,500 per check after 90 days and no overdrafts. |
| | Weekly Currency and Coin Limit Without Prior Order: | Rolled Coin: 2 rolls per coin type Currency: \$3,000 withdrawn |
| | Transactions: | The Joint Owner must accompany the minor or complete the desired transactions on behalf of the minor unless (or until) the minor has their own government issued photo ID to be able to verify their identity. |