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## Access Account Disclosure

### **Overview**

The Access Account is a non-interest bearing account you can use to make deposits, withdrawals and pay bills. It is a checkless checking account, which means that you cannot write paper checks with this account. You can make payments with your debit card, through our Online Banking Bill Pay service, a wire transfer, or an Automated Clearing House transaction (ACH), and you can make withdrawals through an ATM or a TCU branch. You can also make deposits through direct deposit, mobile deposit, through an ATM or a TCU branch.

### **Features Available with the Access Account**

The Access Account is designed to simplify your financial life. The many features of the Access account include free use of online banking, bill payment service, direct deposit and mobile banking, including mobile deposits and Access debit card. The Access Account also provides two free teller checks per month. The Access Account does not come with overdraft services, which means Travis Credit Union will not authorize or pay a transaction unless the account has sufficient collected funds at the time of the transaction.

Since this account does not include check writing privileges, do not order checks from third parties. If a check posts to your Access Account and there are insufficient funds to pay for the check, the check will be returned and the account will be subject to non-sufficient funds charges as described in the Travis Credit Union Fee Schedule. You may also incur additional fees from the merchant or other party you were trying to pay when the check is returned.

This account comes with a debit card that can be used to withdraw cash, make debit purchases, pay for gas and reserve hotel rooms or cars. Be aware that some merchants such as gas stations, restaurants, hotels and rental car agencies do not initially authorize the full amount of the purchase. This may cause the transaction to be force posted to the account even if there are insufficient funds when the full amount of the transaction posts to your account. Your account will not be charged a non-sufficient funds fee but may go into a negative status. You will be responsible for repaying any overdrawn amount.

### **Membership Agreement and Disclosures Amended**

Your membership relationship with Travis Credit Union is governed by the Membership Agreement and other disclosures listed below. Note that since there are no check-writing privileges, references in the following agreements to the ability to write checks and associated rights and obligations do not apply to the Access Account. All other terms and conditions in the disclosures below apply to the Access Account. Please read all of the disclosures carefully. These agreements are part of the binding contract between you and us for your membership relationship.

Membership Agreement and Disclosure	Initial Share Account Disclosure
Electronic Funds Transfer Disclosure	Funds Availability
Bill Pay Service Disclosure	Fee Schedule
Check Card Agreement and Disclosure	Money Mover Disclosure
Mobile Deposit Capture Agreement	Electronic Communications Disclosure

You can also find these agreements at [www.traviscu.org/disclosures](http://www.traviscu.org/disclosures).

### **Accounts With Zero Balances**

If your Access Account has a zero balance for one complete statement cycle, the account will automatically be closed.

### **Accounts With No Monetary Transactions for 90 Days**

If you do not have monthly direct deposit and make no monetary transactions for three complete statement cycles, your account will be closed and the funds will be transferred to your share savings account.

### **Statements**

Periodic statements will be made available to you electronically on a monthly basis at no charge. Accounts with no activity will receive a quarterly statement. Electronic statements will be available for twenty-four (24) months from when we make the statement first available to you for viewing. Paper statements are not available. You can also view your transaction history at any time online when you log into Online Banking.

### **Change in Terms**

The Access Account is a specialized account type which allows electronic access and transaction authority. Any account activity which is inconsistent with the terms of this agreement may result in the account being converted into a regular checking account. This account does not include check writing, stop payment for paper checks, or overdraft protection privileges. If you choose to utilize these services, you must request to be converted to a regular checking account. Travis Credit Union reserves the right to change the terms and conditions of your account at any time, including the Fee Schedule. A notice of any changes that would affect your account will be mailed to you 30 business days in advance of the effective date of change.

### **General Agreements**

1. You must open and maintain a prime share (savings) account before you can open an Access Account.
2. The depositor(s) agrees to use the forms supplied by the credit union. The credit union reserves the right to return unpaid any other form of order presented or any form incompletely or defectively drawn.
3. All non-cash deposits are received and credited by the credit union subject to final collection. Please refer to the Funds Availability brochure.
4. The credit union may refuse to accept any deposit checks that appear to have been altered, that we believe are invalid, or nonnegotiable or that are not payable to you.
5. We will make payments on available funds in your checking account when signed by any person authorized on your Account Agreement.
6. Credit union bylaws permit the right to require 60 days written notice of your intention to withdraw or transfer shares.
7. The credit union reserves the right, at its sole discretion, to refuse to open a checking account or accept any further deposits to any existing checking account. The credit union also reserves the right, at its sole discretion and upon prior notice to the depositor, to discontinue or limit the practice of allowing withdrawals by check, draft, or other negotiable order. Any such prior notice shall advise the depositor that the credit union reserves the right after the date specified in said notice not to make payment on any checking account check, draft, or other negotiable order drawn on such account. After the date specified, the credit union shall not be obliged to make any payment from such account, except for the purpose of closing such account.
8. Withdrawals can also be made through Call-24 telephone audio response, with a credit union debit card at designated ATMs or authorized point-of-sale (POS) terminals, or with a debit at any designated ATMs, POS terminals or any VISA authorized merchant. The available balance is the amount of funds for immediate withdrawal or use. Items deposited to your account and pending or preauthorized transactions may affect your available balance.
9. The Access Account does not offer Overdraft Protection or Courtesy Pay. Debit, ATM and ACH transactions will be declined if you do not have sufficient funds in your account to cover them.

**This credit union is federally insured by the National Credit Union Administration.**