

You do not need this account to receive your Federal Student Aid.  
Ask the financial aid office about other ways to receive your money.

## Student Smart Checking - offered by UK Federal Credit Union

Monthly Fee	Per purchase	ATM withdrawal	Cash reload	Overdraft
<b>\$0</b> <sup>1</sup>	<b>N/A</b>	<b>\$0</b> at UKFCU ATMs <b>\$0</b> at non-UKFCU ATMs <sup>2</sup>	<b>N/A</b>	<b>\$29</b> per item <sup>3</sup>
ATM balance inquiry		\$0 at UKFCU ATMs / \$0 at non-UKFCU ATMs <sup>2</sup>		
Customer service (automated or live agent)		N/A		
Inactivity		\$5 after one year <sup>4</sup>		

### UKFCU charges 31 other types of fees. Here are some of them:

Deposited Item Return	\$3 / \$10 per item <sup>5</sup>
Cashier's Check	\$5 per check

**Your account is eligible for NSUSIF Insurance as well as Excess Share Insurance provided by UKFCU.** Find details and conditions for all fees and services in the terms and conditions of the account:

<https://www.ukfcu.org/truth-savings-checking-savings-disclosures>

- 1 Student Smart Checking has no minimum balance requirement or monthly service charge.
- 2 Each Student Smart Checking account that transacts on a non-UKFCU ATM or ATM with which UKFCU is not a network member, may receive a fee from the ATM owner, however, UKFCU does not charge a foreign ATM fee. Transactions include withdrawals, transfers, and balance inquiries. If a debit card replacement is required the fee is \$5.00.
- 3 The fee applies to Overdraft Items and Returned Items. An Overdraft Item fee is charged when the item is paid. A Returned Item (also known as Non-Sufficient Funds or NSF) fee is charged when the item is returned unpaid.  
**Standard Overdraft Practices for All Accounts (Default):**  
If your account balance is not enough to cover a withdrawal from your account:
  - Overdrafts for checks, automatic bill payments or other transactions using your account number may be authorized and paid, on a case by case basis. Standard overdraft and returned item fees apply.
  - Overdrafts for ATM transactions or everyday one-time check card transactions are not authorized and paid, unless you allow UKFCU to do so. These are declined at no cost.
  - There is no maximum number of total Overdraft and Returned Item Fees per day.
- 4 Fee is applied if aggregate balance of all accounts is less than \$500, and account has had no activity in 365 days.
- 5 If a non-member owned item is deposited and returned the fee is \$3, a returned deposited item from a member owned account is \$10.

*We may require proof you are a student to obtain a Student Smart Checking Account at UKFCU. Visit us at [UKFCU.org](http://UKFCU.org) for additional information.*