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**

<table>
<thead>
<tr>
<th></th>
<th>Monthly Fee</th>
<th>Per purchase</th>
<th>ATM withdrawal</th>
<th>Cash reload</th>
<th>Overdraft</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$0¹</td>
<td>N/A</td>
<td>$0 at UKFCU ATMs</td>
<td>N/A</td>
<td>$29 per item³</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>$0 at non-UKFCU ATMs²</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ATM balance inquiry</td>
<td>$0 at UKFCU ATMs / $0 at non-UKFCU ATMs²</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Customer service (automated or live agent)</td>
<td>N/A</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inactivity</td>
<td>$5 after one year⁴</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

- Deposited Item Return: $3 / $10 per item⁵
- 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 for additional information.*