

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
\$0 ¹	N/A	\$0 at UKFCU ATMs \$0 at non-UKFCU ATMs ²	N/A	\$29 per item ³
ATM balance inquiry		\$0 at UKFCU ATMs / \$0 at non-UKFCU ATMs ²		
Customer service (automated or live agent)		N/A		
Inactivity		\$5 after one year ⁴		

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

Deposited Item Return	\$3 / \$10 per item ⁵
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/Content/Uploads/ukfcu.org/images/Truth-in-Savings%20-%202011-01-2017%20-%20static.pdf>

- 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.