

CHECKING ACCOUNTS

Options you need,
convenience you will love!



NORTHEAST
CHECKING



RELATIONSHIP
CHECKING



ELITE
CHECKING



STUDENT
CHECKING PLUS

Our Checking Accounts Are Made For You.

All of our checking accounts offer great benefits, useful features and convenient locations. But different members have different needs, so we have four types of checking accounts depending on what best suits you. Whether you're looking for freedom from fees, 24/7 convenience, or the opportunity to earn interest, we've got a checking account just waiting for you to claim it. Find the right account for you.

	NORTHEAST CHECKING	RELATIONSHIP CHECKING	ELITE CHECKING	STUDENT CHECKING PLUS
BEST IF...	I want a free and awesome checking account with access wherever life takes me.	I want to earn interest and I have over \$5,000 of savings and/or investments with NECU.	I am looking for the highest interest rate for my larger balance.	I am a student who wants to avoid fees and need to bank from wherever life takes me.
PAYS INTEREST		✓	✓	✓
MONTHLY MAINTENANCE FEES ¹	\$0	\$0	\$10 (options to waive*)	\$0
OPTION TO WAIVE MONTHLY FEE			✓	
DISCOUNTED RATES ON CONSUMER LOANS	✓	✓	✓	✓
UNLIMITED CHECK WRITING	✓	✓	✓	✓
FIRST PACKAGE OF CHECKS FREE	✓	✓	✓	✓
NON-NECU ATM TRANSACTIONS	Unlimited	Unlimited	Unlimited	Unlimited
ONLINE BANKING/BILL PAY	FREE	FREE	FREE	FREE
MOBILE BANKING/MOBILE CHECK DEPOSIT	FREE	FREE	FREE	FREE
REQUIREMENTS		<ul style="list-style-type: none"> \$5,000 in combined savings, loan, and investment balances or an active Northeast Credit Union Visa® credit card² 	*To earn interest and waive monthly fee: <ul style="list-style-type: none"> eStatements Direct Deposit into your Elite Checking account Minimum of 20 Debit Card transactions per month (POS or PIN based) Minimum Average Daily Balance of \$5,000 	Must be 14 - 22 years old; or if over 22, enrolled in school



¹Subject to change. Please refer to Schedule of Fees at necu.org/feeschedule

²Active VISA defined as having a transaction (purchases, cash advance or payment) in the last 90 days.

CHECKING ACCOUNTS

Banking Made Easy

It's your money, so shouldn't you be able to access it whenever you want? We think so. That's why we offer a variety of online services. These secure and easy-to-use banking options make it easy to manage your money anytime, anywhere.

Enjoy convenient access to your accounts with:

- [Digital Banking](#)
- [Bill Pay](#)
- [Person-to-Person Payments](#)
- [Loan Payments](#)
- [Mobile Banking](#)
- [Mobile Deposit](#)
- [Mobile Wallet](#)

It's Easy to Open a Northeast Checking Account!

- Visit necu.org/checking
- Visit [your local Northeast Credit Union branch](#)

Call a Member Experience Specialists at 888.436.1847

Not Sure Which Checking Account is Right For You?

Your financial needs and goals are important to us, so if you're not sure which of our checking accounts is just right for you, we'll be happy to help you navigate your options and decide which one best fits your needs. Just give us a call at 888.436.1847 to speak with a Member Experience Specialist or stop by your local branch.

Your Money is Protected at Northeast Credit Union.

As your credit union, we understand the importance of knowing your money is where you need it, when you need it. So we are happy to inform you that your deposits at Northeast Credit Union are insured up to \$375,000. This exceptional level of coverage is attained through a combination of \$250,000 of federal insurance provided by the National Credit Union Administration (NCUA) and \$125,000 of private insurance from Excess Share Insurance Corporation (ESI). ESI's added savings protection is available at no charge on all qualifying accounts.

Co-Op ATMs¹ and Shared Branches Have you Covered Coast to Coast.

Our Co-Ops offer nearly 5,600 shared branches and 30,000 surcharge-free² ATM locations, meaning you can make deposits, withdrawals, transfers, account inquiries and other transactions at convenient locations wherever life takes you!

[Find a shared branch or ATM near you.](#)



¹More than 30,000 surcharge-free ATMs in the U.S. and Canada are available through a network of CO-OP ATMs. Find a CO-OP ATM location here.

²For non-NECU transactions, the institution that owns the terminal (or the network) may assess a fee (surcharge) at the time of transaction. Federally insured by NCUA.

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