

# Choice Checking

Managing your finances doesn't have to stress you out or slow you down. Instead, save time and money with a Choice Checking account.

## Checking Details:

- Waive the minimum share balance fee by adding direct deposit (\$500 monthly aggregate requirement)
- Debit card at account opening with tap to pay contactless technology, instant issue, choice of design, EMV chip and Visa Zero Liability<sup>1</sup>
- Secure Online Banking
- Bill Pay with person-to person and mobile app with mobile check deposits
- Unlimited check writing
- Loyalty loan rate discounts available<sup>2</sup>

Requirement	Loyalty Loan Rate Discount	
Addition Financial member with <b>one</b> existing or active Addition Financial loan <b>and</b> Direct Deposit	<b>0.10%</b> Discount for Unsecured Loans	<b>0.15%</b> Discount for Auto Loans
Addition Financial member with <b>two</b> existing or active Addition Financial loans <b>and</b> Direct Deposit	<b>0.20%</b> Discount for Unsecured Loans	<b>0.30%</b> Discount for Auto Loans

### Heritage Benefits:

For our members 55+, we offer a 25% discount on safe deposit box rentals, 1 (box of) Custom Check order free per year or \$10 off any other style. Free money orders, official checks and paper statements.

<sup>1</sup>The VISA Zero Liability policy does not apply to ATM transactions, PIN transactions not processed by VISA, or certain commercial card transactions. Notify us promptly of any unauthorized use.

<sup>2</sup>Credit cards and Real Estate loans qualify as a loan to go towards qualifying for loan discount. A loan discount cannot be applied to credit cards and Real Estate loans.

Funds insured by NCUA. Combined total of accounts for the primary member will be insured up to \$250,000.

## Get Started

A Share Savings Account must first be opened to establish membership with Addition Financial before adding Choice Checking.

- ✓ Open online at [AdditionFi.com](https://AdditionFi.com)
- ✓ Call us at 407-896-9411 or 800-771-9411 outside Orlando
- ✓ Come into a branch near you by scheduling an appointment online at [AdditionFi.com/Appointment](https://AdditionFi.com/Appointment)

### Remember to bring:

- Unexpired government issued ID with photo
- \$10.00 membership fee
- \$5.00 minimum share

To avoid the **\$7.50** minimum balance fee, you will need ANY of the following: An open line of credit with Addition Financial; an active Addition Financial credit card or loan; \$250 cumulative average daily balance in checking, savings, money market account, or combined deposits; direct deposit to savings or checking (\$500 monthly aggregate requirement); or if you are under age of 23.