

Teen Advantage Checking Accounts and Debit Card Guide

OMEGA Federal Credit Union offers checking accounts with debit cards to our “Teen Account” holders, aged 12 - 17, to help prepare them for a healthy financial future.

To qualify all Share 18 Account holders **MUST** have an adult joint owner on the account .

We’ve created this easy to follow outline of services, fees, and policies to help you understand how this account works. All of our savings accounts also include convenient services such as free online and mobile banking, free direct deposit, and free online statements.

PLEASE COMPLETE PAGE 3 OF THIS GUIDE AND RETURN TO OMEGA FCU TO OPEN YOUR DEBIT CARD TODAY!

Account opening and usage	Minimum needed to open account	\$0.00
	ATM Fees	\$0.00 for using PNC Bank or CU\$ ATMs
		\$1.00 for each withdrawal, transfer, or balance inquiry conducted at a non-PNC Bank or non-CU\$ ATM. The institution that owns the ATM may also assess a fee (surcharge) at the time of your transaction, including balance inquiries.

Overdraft Information and Fees	Overdraft-paid from savings account for checks	\$5.00 per day for check items cleared
	Overdraft-paid from savings account for ACH transactions	\$5.00 per day for ACH items cleared
	Overdraft-paid fee (funds not available in savings)	\$30.00 for each check or ACH item we pay
	Overdraft-return fee (NSF - item not paid)	\$35.00 for each check or ACH item we do not pay
	Maximum number of overdraft fees per Business day	NO maximum
Other fees	Please see our Fee Schedule	

Overdraft Options for Teen Members with Debit cards	OFCU Courtesy Pay for ATM withdrawals and point-of-sale (POS) debit card transactions is not available to our Teen Advantage Debit card holders. This means your account is set up to decline any ATM or POS transactions that may overdraw your account. Since these transactions will be declined when you have insufficient funds, you will not be charged overdraft fees.
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Processing Policies	<p>Posting order (The order in which withdrawals and deposits are processed)</p>	<p>Transactions are processed in the order in which they are received, including any fees incurred, by the credit union through our processor which may NOT be the order in which they occurred.</p>
	<p>Funds Availability Policy (When funds deposited to your account are available)</p>	<p>Wire transfers, electronic deposits, and transfers between accounts -Immediately</p> <p>Cash deposits made at an OMEGA FCU branch -Immediately</p> <p>Non-cash deposits made at an OMEGA FCU branch -The first \$200 immediately -The remainder the 2nd business day following the deposit</p> <p>Cash deposits made at a CO-OP Shared Branch -Immediately</p> <p>Check deposits made at a CO-OP Shared Branch -The first \$200 immediately -The remainder the 2nd business day following the deposit</p> <p>Deposits made at ANY ATM (cash or check) -The 2nd business day following deposit</p> <p>This represents our general policy. For specific details, please see the Funds Availability Policy provided at account opening.</p> <p>Please call (412) 369-3800 with any questions.</p>
	<p>Business Days</p>	<p>Everyday except Saturday, Sunday and Federal Holidays. The end of a business day is closing time for the credit union except Saturdays which is not a business day.</p>

Dispute Resolution	<p>If you have questions or would like more information: Please visit any of our branches or call us at (412) 369-3800. We are always happy to assist you. In addition, the Truth-In-Savings Disclosure governs the terms and conditions of personal deposit accounts with us. Please refer to the Disclosure for additional account information.</p>
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Experience the Difference



OMEGA

FEDERAL CREDIT UNION

P.O. Box 15038, 206 Siebert Road
Pittsburgh, PA 15237
(412) 369 - 3800
Fax: (412) 369 - 3828

Experience the Difference!

Teen Advantage Debit Card Application

Account # _____

Date: _____

Is this: New Card _____

Replacement Card _____

Member Information

Primary Member (Minor)

Joint Owner (Guardian)

Name: _____

Name: _____

Social Security Number : _____

Social Security Number: _____

DL State & No. (if applicable): _____

DL State & No. _____

Street Address: _____

Street Address: _____

City/State/Zip: _____

City/State/Zip: _____

Home Phone: _____

Home Phone: _____

Cell phone: _____

Cell Phone: _____

E-mail address: _____

E-mail address: _____

Member(s) Signatures

By signing below, we agree that we have received and will be bound by the terms and conditions of the Membership and Account Agreement, Electronic Transfers, Funds Availability Agreements, and Truth-in-Savings Fee Schedule, if applicable, and to any amendment the Credit Union makes from time to time which are incorporated herein.

As guardian of _____, I agree to take full responsibility of all debit card transactions on our Teen Advantage Debit Card.

Primary Signature (Minor)

Date

Joint Signature (Guardian)

Date

For Credit Union Use Only

Teller # _____ Date: _____

Ordered Debit Card: Yes No, explain _____