

ESL FREE CHECKING



This is a guide to help you get the most important information about your ESL Free Checking account. For a complete list of services, fees and policies, refer to the ESL Savings and Checking Disclosure and Account Agreement and Fee Schedule.

The Basics

Minimum balance to avoid fees	\$0.00	No minimum balance required. (Opening deposit minimum \$1.00.)
Monthly service fee	\$0.00	
Dividends	N/A	This account does not earn dividends. For a dividend-bearing account, ask about an ESL Premier Checking account.
Checks	First order of checks are free	Subsequently, cost for check printing varies by style.
Additional Services	Free	Online Banking and Bill Pay Mobile Banking, ¹ Mobile Bill Pay and Mobile Deposit ESL Visa® Debit Card Transactions with an ESL Visa Debit Card at ESL ATMs

Fees

Insufficient/Uncollected Funds	\$0.00	
Courtesy Pay ² Overdraft	\$5.00	
Non-ESL ATM fee	\$2.50	Owner of ATM may also charge a fee.
Stop Payment	Free	

Quick Tips to Avoid Fees

Overdraft Fees	Monitor account activity with ESL Mobile/Online Banking and/or TEL-E\$ Set up text or email alerts to let you know when your balance falls below a certain amount. Transfer funds from another ESL account via an ESL ATM, Mobile/Online Banking, TEL-E\$, ESL Live Chat Banking or Contact Center, or at an ESL Branch. Ask about overdraft options, such as ESL Cash Reserve, CheckOK and Courtesy Pay. ²
ATM Fees	Use your ESL Visa Debit Card at any ESL ATM for free. ³ Sign up for direct deposit or Premier Checking and receive five free withdrawals/month at non-ESL ATMs. (Owner of ATM may still charge a fee.) Use the cash-back feature at many retail stores by using your ESL Visa Debit Card and entering your PIN.

Questions? Connect with us:
585.336.1000 > 800.848.2265
24 branch locations
ESL Live Chat Banking > esl.org

1: Text and/or data plan fees from service provider may apply. 2: Fee for each overdraft is up to \$5.00. The overdraft fee can be imposed on checks, ACH and Bill Pay transactions that exceed the balance in your checking account and ESL Visa Debit Card transactions, if you have registered. You must bring your account to a positive end-of-day available balance at least once every 10 days. ESL will not pay an overdraft if you do not meet the eligibility requirements. 3: Limit of six ATM deposits per day at any ESL ATM. First \$225 daily deposit available immediately. Membership subject to eligibility. ESL, TEL-E\$ and CheckOK are registered service marks of ESL Federal Credit Union.
 Federally insured by the NCUA.