



Your money. Your way. Your credit union.

Savings, checking and loans for young adult members!

What are the differences between a FREE checking account and the FUTURITY checking account?

[FUTURITY checking](#) is automatically linked to your savings account (also known as an overdraft transfer) as a first line of defense if you overdraw your account. We'll waive the fee on the first two overdrafts per month—which would normally be \$3 each.

Why? If you have money in your savings account, it helps you avoid using Courtesy Pay which costs more to use (\$15).

FUTURITY checking has a lower limit (\$200) on Courtesy Pay to keep you from going too far in debt when you mess up or are short on cash.

Why? Getting your account in the negative can be hard to catch up on. We want to give you a useful tool to get financially savvy—not put you into debt!

FUTURITY checking has lower fees for non-sufficient funds and Courtesy Pay. We also waive five foreign ATM transactions per month.

How do I get my money back for the fees I paid to use an out-of-CO-OP-network ATM?

Remember, you get up to five foreign ATM reimbursements per month. There are three ways to take advantage of this perk:

1. Mail your ATM receipts to us: Attn: FUTURITY Team, 6611 Chicago Road, Warren, MI 48092.
2. Call us at (586) 276-3000 and tell the Call Center Representative you would like an ATM fee reversed in your FUTURITY account.
3. Scan and email* to us: info@ExtraCreditUnion.org.
4. Bring your receipt to an [Extra Credit Union location](#).

**For security purposes when emailing Extra Credit Union please DO NOT include your full account number in your email. We just need your last name and first initial and the last four digits of your account number.*

I overdrafted my account. I know you forgive up to four overdrafts per year, so how do I get the fees reversed?

We'll forgive you for up to four Courtesy Pay charges per year (one per semester). There are two ways to get these fees reversed on your account:

1. Call (586) 276-3000 and tell a Call Center Representative you'd like a Courtesy Pay fee reversed.
2. Visit an [Extra Credit Union branch location](#).

I read that FUTURITY gets me access to credit accounts—what are they and how do I get them?

We want to get you everything you need as a young adult. Many times, whether you are in school or starting your first job, you may need to borrow money for expenses or large purchases. As a FUTURITY account holder, we want you to have access to credit—but not too much because that can get you into trouble fast.



You must apply and qualify to receive credit accounts (i.e. a line of credit, credit card, etc.) Depending on your income, this may require you to have a co-signer to be approved for credit.

flexLINE of Credit — This is like “extra cash” linked to your checking account. If you do not have enough money to cover your expenses, you can still use your debit card or write a check and the credit union pays for it. By using this, you will now owe the credit union the money back. It is like a short-term loan. The starting limit on this account is \$200.

I was enrolled in eStatements when I opened my account ... how do those work again?

You will receive an email notification that you have a statement available in eBanking. Then, you can log in to eBanking to retrieve it.

I want to use the mobile services on my account ... how do I get to them again?

Download the Extra Credit Union eBanking App* for FREE in the iTunes Store or Google Play to take care of your banking on the go. **Must already be enrolled in eBanking.*

For text alerts, go to ExtraCreditUnion.org and log in to eBanking. Then, click on the “services” tab to enroll and set your preferences.

Can I open an account without my parent/guardian?

Members ages 16-17 are encouraged to have a parent/guardian on their account. Exceptions can be made for students who do not wish to have a parent/guardian on their account if two of the following criteria are met:

1. Student has a cumulative GPA of 3.0 or higher
2. Student completes the [CheckRight](#) program at ExtraCreditUnion.org
3. Student sets up direct deposit

Have additional questions? An Extra Credit Union representative is here to help:

- Call: (586) 276-3000
- Email: info@ExtraCreditUnion.org
- Visit: [An Extra Credit Union branch](#)