

Checking Accounts

Whether you are looking for a free account, or to earn dividends, we have an account for you with a variety of features.



Everyday Checking

Everyday Checking, our free account, offers three levels of benefits: Basic, Direct Deposit and Direct Deposit +. As your relationship with us grows, so do the features and benefits.

Dividend Checking

Want to earn more? Open a Dividend Checking Account. It has all the benefits of our Everyday Checking and just like the name says, you'll earn dividends on the first penny. The monthly maintenance fee will be waived with a \$1,500 minimum daily balance.¹

What are the qualifications?

Tier qualifications are based on your previous months activity with us. There are no requirements for the Basic tier. The Direct Deposit tier requires just that, direct deposit of your net pay into your checking account each month.²

If you are looking for deeper loan discounts or more ATM surcharge fee rebates then Direct Deposit + is right for you. All you need is direct deposit plus at least 5 payments per month, which can be any transaction you initiate that is a debit from your checking account or a purchase or an advance on a credit card.

In the military?

Active military, military retirees and select government workers who get paid by the Defense Finance and Accounting Service are automatically placed in the Direct Deposit + tier.

Everyday and Dividend Checking		
Basic	Direct Deposit	Direct Deposit +
Non-Service CU ATM Surcharge Fee & Foreign Transaction Fee Rebates		
Service CU does not impose out of network ATM fees. ⁷		
None	Up to \$15 monthly	Up to \$30 monthly
Loan Discount**		
No discount	.50% APR	.75% APR
ID Theft Protection		
Yes	Yes	Yes
Rewards Program		
Yes	Yes	Yes
Online Banking/Bill Pay and Mobile Banking with Remote Check Deposit***		
Yes	Yes	Yes
Get Paid Early†		
Yes	Yes	Yes
E-communications		
Yes	Yes	Yes



Insured by NCUA | 1 A monthly maintenance fee of \$10 will be assessed if your checking account balance falls below \$1,500 on any day of the calendar month. 2 Direct deposit in your checking account of net pay includes but is not limited to payroll deposits, social security deposits, retirement payments, and other sources of net income. Direct deposit must total at least \$500 per month to qualify. *Service CU ATM Transaction Fee refers to a Service CU-imposed fee for using an ATM outside of our network. The ATM owner may still impose a fee. Our ATM Rebates would apply to those fees imposed by non-network ATM owners. **Loan Discounts do not apply to real estate, lines of credit, business loans, certificate or share secured consumer loans, or Visa loans. Discount will be applied to the APR that a member qualifies for based on creditworthiness, term, and collateral age. Members must maintain the Tier qualifications for the life of the loan in order to keep their loan discount. ***Must be 18 years old to deposit checks remotely. Members between the ages of 13 and 17 years old must have a parent/legal guardian accept the terms and conditions. Standard funds availability policy and other restrictions apply. Please see terms or use agreement for additional details. Checks deposited in real time are subject to Service Credit Union discretion. †Immediate credit of your direct deposit to your Service Credit Union (SCU) account up to two (2) business days early is based upon when we receive your payroll from your employer. SCU cannot assume any liability for not depositing these funds to your account early. Must be a member of SCU or eligible for membership.