

Checking Accounts



Why Choose TLC Checking?

- Count on us to save money and make your banking easy.
- Turn to us for “no worry” check writing with Overdraft Protection.
- Depend on your versatile TLC Debit Card that works online and at millions of places that accept Visa.
- Look for us near where you work or live—we have fifteen convenient branches in Oregon and Washington.
- Know that we’re there for you wherever you go—with worldwide 24 hour access to your funds through Online Banking, telephone banking, shared branching with other credit unions through the CO-OP Network, and thousands of no surcharge ATMs.

Free Checking

TLC Free Checking gives you unlimited check writing with no monthly service charge and no minimum balance requirement. This is a genuinely free checking account, but it doesn't skimp on conveniences (see below).

Choice Checking

Choice Checking is our premier free checking account. It provides all the benefits of Free Checking, plus it pays an eye-popping dividend rate on balances up to \$20,000, beating many CDs! We'll also refund any ATM fees you incur nationwide, up to \$25 per month.

To qualify for the dividend rate and ATM fee refunds, just meet three easy requirements each Choice Checking cycle:

- Enroll in and receive E-Statements.
- Make 12 debit card purchases of \$5.00 or more each.
- Make one Direct Deposit or Automatic Payment to/from your Choice Checking account, or make one credit card purchase.

What if you don't meet the requirements in a cycle? You'll earn a lower rate and we won't refund any ATM fees, but you'll still enjoy a great free checking account with no hidden fees!

Money Market Checking

This account provides all the great benefits of Free Checking, plus you'll earn good dividends on your balance. Minimum balances to earn dividends and certain withdrawal restrictions apply. Check current rates at our web site.

Checking Conveniences

Free Debit Card. Use your TLC Debit Card to make purchases from your checking account. Your card works everywhere Visa is accepted.

Learn more, check rates, and open a checking account at www.tlcfcu.org

24/7 Access. Access your TLC accounts from home, at work, or on the road with our free, fast, and secure Online Banking and Call 24 phone banking service. Online Bill Pay is also available and makes short work of bill paying chores.

Overdraft Protection and Overdraft

Tolerance. It doesn't cost a thing to sign up for both convenient services. With Overdraft Protection, we will automatically transfer funds in \$100 increments from the account you designate to cover funds in the occasion of a negative balance. (Interest may apply to transfers from loan accounts.) Sign up for Overdraft Protection, and we'll cover your overdrafts up to a predetermined amount for a fee, until you are able to bring the account current.

Safety & Security. Use Direct Deposit to automatically deposit your paycheck, retirement check, or Social Security check to your account. Reduce the risk of theft or fraud even further and sign up for free E-Statements. You'll receive your statements through a secure online connection. This is also a great way to "go green" and do something good for the environment!

It's Easy to Switch!

Call or visit any of our service centers for help with moving your existing checking account to TLC. We make it simple to close your old account, transfer your balance, change your automatic payments and deposits, and more.



503.842.7523
www.tlfcu.org

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Warrenton

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Seaside

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Tillamook

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Lincoln City

2004 NW 36th St

Newport

1625 N. Coast Hwy



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Ocean Beach 2121 32nd Ave
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