



P.O. Box 359, Calhoun, TN 37309
(423) 336-7268
Fax (423) 336-7740

Fresh Start Checking Account

Details and information.

If a member's credit score is less than 550, and the member gets an approval code from our established check acceptance provider (currently Telecheck), the member may open a Fresh Start Checking Account.

Fresh Start Checking Accounts have the following conditions:

- A \$10.00 monthly service charge will be assessed on the last day of each month.
- There is a \$50.00 minimum opening balance. The \$50 minimum must be maintained for at least 30 days.
- These accounts will not earn dividends or interest.
- Courtesy Pay and Courtesy Pay Plus will not be available on these accounts.
- Fresh Start Checking Accounts can have debit cards and checks, but the debit card will have no offline limits.
- Members will be charged for checks ordered, regardless of their age.
- After 12 months, if the member has had no overdraft activity and the account is in good standing, the member can request to convert their account to another share draft type, regardless of their credit score.

Updated 5/14/2020