

# APGFCU Checking Account Switch Form

Use this form to switch APGFCU checking account types. Switching checking account types allows you to keep your existing account number, debit card and paper checks. Direct deposit and ACH arrangements will not be impacted.

The checking account registration must remain the same. No registration changes are permitted using this form (adding joint owner, beneficiary, etc.).

Member Name: \_\_\_\_\_

Member Number: \_\_\_\_\_ Suffix: \_\_\_\_\_

## Current Checking Account:

- Member Protect Checking
- High Yield Checking
- Standard Checking

## New Checking Account:

- Member Protect Checking
- High Yield Checking
- Standard Checking

### Please note that checking account types have different dividend and fee structures.

- To qualify for the higher rates available for **High Yield Checking**, you must opt out of paper statements from APGFCU, have an ongoing qualifying direct deposit<sup>1</sup> of at least \$200 per month into your High Yield Checking account, and complete a minimum of 15 qualifying Point-Of-Sale (POS) transactions<sup>2</sup> per month using an APGFCU Visa® Debit Card linked to the High Yield Checking account.
- The **Member Protect Checking** account has a **\$6.00** monthly maintenance fee. This fee is waived if you opt out of paper statements from APGFCU, have an ongoing qualifying direct deposit<sup>1</sup> of at least \$200 per month into your Member Protect Checking account, and complete a minimum of 20 qualifying Point-Of-Sale (POS) transactions<sup>2</sup> per month using an APGFCU Visa Debit Card linked to the Member Protect Checking account.
- Please see the applicable Truth in Savings Disclosure for details.

I/We wish to have my/our checking account type switched as described above. I/We have received and agree to the Truth in Savings Disclosure for the new checking account type and understand that the dividend and fee structures are different for different checking account types.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_



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<sup>1</sup>A qualifying Direct Deposit is an electronic credit of at least \$200/month of salary, pension, Social Security, or other regular monthly income deposited to your account by an employer or outside agency. Transactions that do not qualify as a Direct Deposit include, but are not limited to, transfers from one account to another, deposits from an internet payment service, and deposits made at an ATM.

<sup>2</sup>To qualify, POS debit card transactions must process, post, and clear within the calendar month. Minimum qualifying POS debit card transaction is \$1.00. Debit card transactions may take one or more business days from the transaction date to post to an account from the date the transaction is made. Both PIN and signature POS transactions are eligible. ATM transactions do not qualify.