



## Product Guide: Engage Checking Account

Use this easy-to-follow guide to learn about the Legacy Engage Checking account. The information in this guide is accurate as of 6/6/2025, but our fees and services may change. For additional information about our services, fees, and policies, see the Account Disclosure & Schedule of Fees and Charges (PDF).

### Engage Details

Interest Bearing	Yes	<ul style="list-style-type: none"><li>• Our Competitive rates make your money go further</li><li>• Account earns 2.00% APY* on balances up to \$15,000 if qualifications are met (see below)</li><li>• Interest rate is paid on the average daily balance</li></ul>
NCUA Insured	Yes	NCUA insurance guarantees that you'll receive the money that you're entitled to from your deposit account. It guarantees up to \$250,000 per person, per institution, per ownership category.
Minimum Balance	\$0	No minimum balance required to keep your account open after you fund initially (\$50 due at time of opening)
Funding Your Account		<p>You can fund your account in a few different ways:</p> <ul style="list-style-type: none"><li>• Transfer from a Legacy account or from another institution</li><li>• Cash deposit</li><li>• Check deposit</li><li>• Wire transfer</li></ul>

### Engage Qualifications

- 20 monthly posted debit card transactions required (no minimum transaction dollar amount) **Qualifying debit card transactions include:** purchases made using PIN, signature, online, phone, or mobile wallet. **Non-qualifying transactions include:** transfers, inquiries, deposits, transactions at ATMs (Legacy or non-Legacy), and Automated Clearing House (ACH) transactions.
- \$500 or more in ACH/direct deposits each month
- Login to Digital Banking (online or mobile app) once per month

Note: Monthly Qualification Cycle runs from the first to the last day of each month (i.e. January 1st through 31st)

### Featured Checking Services

Get paid early	\$0	Get paid up to 2 days early with every direct deposit. Early access to direct deposit funds depends on the timing of the submission of the payment file from the payer. We generally make these funds available on the day the payment file is received, which may be up to 2 days earlier than the scheduled payment dates.
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Debit card access to Legacy with ATM Reimbursements	<b>\$0</b>	Use any Legacy, Plus, or Pulse ATM in the U.S. for free. Plus, we reimburse up to \$6 per statement cycle for fees charged at other ATMs nationwide
Bill Pay	<b>\$0</b>	Pay bills through Legacy Digital Banking (online or in the mobile App)
Remote Deposit Capture	<b>\$0</b>	Deposit checks remotely using your mobile device and the Legacy Digital Banking App
Legacy Digital Banking App	<b>\$0</b>	Access your account anywhere, anytime. You can check account balances, make transfers, deposit checks, pay bills, find branches and ATMS, and more. Available in the App Store and Google Play.
Legacy Card Control App	<b>\$0</b>	Control your card on demand. Turn card on/off, set up location boundaries where card can be used, set up spend limits, and more
Personalized Alerts	<b>\$0</b>	Create account alerts through Digital Banking to stay on top of account balances, deposits, overdrafts, and more.
Round-up Savings (Incentive Savings)	<b>\$0</b>	Opt-in to round up daily transactions and deposit into Incentive Savings account. You'll earn 5.00% APY* on the first \$1,000.

## Fees

As part of our mission to craft financial solutions, we don't charge certain fees that other banks or credit unions may charge. Here are a few of the things we offer at no charge:

Monthly Maintenance	<b>\$0</b>	No monthly maintenance fees when qualifications are met
Standard Debit Card	<b>\$0</b>	You can receive an instant issue debit card when opening your account, or have your card mailed to you within 2-3 weeks
Standard Checks	<b>\$0</b>	Members age 60+ can request one free box of standard checks per year by logging in to Digital Banking or calling our Contact Center

And here are the fees we do charge:

Monthly Fee	<b>\$10</b>	When qualifications are not met
Stop Payment	<b>\$32</b>	Per item
NSF/ Courtesy Pay	<b>\$32</b>	Per transaction
Returned Deposit Item	<b>\$10</b>	Per item

Overdraft Protection Transfer	<b>\$3</b>	Per transaction
Photocopy of Check	<b>\$6</b>	Per check
Counter Check	<b>\$2</b>	Per page
Debit Card Replacement	<b>\$10</b>	Per card
Incoming/Outgoing Wires	<b>\$10</b>	Per wire
Money Orders	<b>\$2</b>	Per order
Cashier's Checks/ Official Checks	<b>\$2</b>	Per check
Account Research Fee	<b>\$10</b>	Per hour
Account History Printout	<b>\$1</b>	Per page
Account Statement Photo-copy	<b>\$1</b>	Per page

## Availability—Deposits and Transfers

When you deposit checks or receive certain other deposit items to your account, you'll find that the money may not be immediately available for you to use. This delay in funds availability helps us protect your account and ourselves so we can keep being your financial partner. For more detail see: Funds Availability Policy Disclosure.

**Processing Order:** We generally post transactions in the order we receive them

**Business Days:** Monday through Friday, excluding federal holidays.

Direct Deposits	Available up to two days early
Transfers between Legacy accounts	Available immediately
Transfers you initiated at another financial institution	Available on the settlement date
Checks drawn on Legacy	Available immediately
All other checks payable to you	Some funds may be available immediately, while larger amounts may require a discretionary hold

## Questions? Contact Us

### Email

Send us an email to [info@legacycreditunion.com](mailto:info@legacycreditunion.com)

### Message

Send us a message through Digital Banking:

- Online: Log in at [legacycreditunion.com](http://legacycreditunion.com) and select the flag icon in the top right. Then select compose new message
- Legacy Mobile App: Log in on the app and select Menu, Messages, then click the + in the top right corner to compose a new message

### FAQs

Find answers to our frequently asked questions at [legacycreditunion.com/faqs/](http://legacycreditunion.com/faqs/)

### Phone

**General:** 205.930.5000

**Flashtalk:** 205.715.2301 *or* 800.910.4801

**Lost/Stolen ATM/Debit Card:** 800.910.4801 *or* 800-847-2911

### Mail

P.O. Box 55377

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