

# Your Check(ing) List



## ▶▶ How will you access the funds in your Qualstar Checking Account?

- Order a **Visa Check Card** (7-10 business days to arrive): activate the card right away and change your PIN
- For **ATM deposit** access, find locations near home & work (<https://co-opcreditunions.org/locator>)
- Find **Shared Branching** locations near home & work (<https://co-opcreditunions.org/locator>)

## ▶▶ Do you prefer to manage your account online?

- Download mobile apps for:
  - Qualstar Mobile Banking**
  - Passport Discounts for Every Day Savings** (Visa Gold required)
  - Co-op Network ATMs Locator**
  - Credit Union Shared Branching Locator**
- Sign up for online access via **Mobile or Home Banking** (enrollment via either gives access to both)
- Register to receive **eStatements** (for account, Visa, mortgage and equity loans)
- Set up **Bill Payer** for:  
Utility/home bills; student loans; credit cards; mortgage loan / landlord-rent; auto loans; other loans/creditors; insurance company
- Use **Remote Deposit** to deposit checks electronically

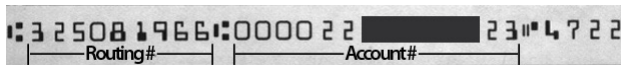
## ▶▶ How will you deposit funds into your account after your initial deposit?

- Direct Deposit:** bring your employer's form to us; or ask for a Direct Deposit letter to give to your employer
- Verify your **ATM deposit** available amount and locate deposit accepting ATM locations (<https://co-opcreditunions.org/locator>) near home & work
- Find **Shared Branching** locations (<https://co-opcreditunions.org/locator>)
- Remote Deposit** (access through Home Banking)

## ▶▶ Do you have automatic payments?

Update automatic/direct payments (subscriptions, insurance, dues, etc.) from your previous checking account and/or check/debit card:

- For checking account payments, provide your new Routing # (**325081966**) and Account #: \_\_\_\_\_



- For debit/check card payments, provide your new card #, expiration date and security code (if applicable)
- Call the companies and ask them how long the change will take

## ▶▶ How would you like to cover overdrafts?

Choose the way you'd like us to cover any insufficient fund transactions:

- Savings** account transfers (transfers directly from the chosen savings - fees may apply\*)
- Visa Overdraft** coverage (advances the funds from a Qualstar Visa Gold credit card - fees may apply\*)
- Extended Courtesy Pay** (covers check/debit card transactions)

\*Refer to our current Fee Schedule for current fees - available at any branch or online at [www.qualstarcu.com/rates-and-fees](http://www.qualstarcu.com/rates-and-fees)

## Closing Your Other Account:

- Stop using the account right away
- Monitor the old account for 30-45 days
- When all transactions have cleared, send a request in writing (and signed) to close the account

Questions or Info.? 1-800-848-0018 | [www.qualstarcu.com/checking](http://www.qualstarcu.com/checking)