



Opening Your FND Credit Union Chequing Account Is Easy!

- Step 1:** Log onto our website at www.fndcuonline.com and download a chequing account application.
- Step 2:** Complete the application and bring it to an FND Enterprise Co-operative Credit Union location.
- Step 3:** Make sure to bring your initial deposit of \$300 (Personal Chequing Account) or \$1000 (Business Chequing Account), along with (2) forms of government issued Identification



FND Enterprise Co-operative
Credit Union Ltd.

Locations:

Bladen Commercial
Development
Wellington Road
Basseterre, St. Kitts
Tel: (869) 465-2576

Almon & Geraldine
Nisbett Building
Charlestown, Nevis
Tel: (869) 469-5686

www.fndcuonline.com



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On Facebook!

www.facebook.com/FNDCreditUnion



CHEQUING Accounts



We Profit For You, Not From You

Managing Your Finances is Now Easier than Ever!

Gain access to your funds and peace of mind knowing your money is safe with an FND Credit Union Chequing Account. You have access to all the benefits of a chequing account without all the added fees.

Benefits of an FND Credit Union Chequing Account

1. **Enjoy the Convenience** – Benefit from 24/7 access to your money and have the freedom and flexibility to make major purchases.
2. **Secure Your Finances** – Instead of carrying large amounts of cash on you, you can deposit your funds in a secured chequing account, while also having access to your funds anytime you need them – day or night.
3. **Access Other Products and Services** – With an FND Credit Union Chequing account, you will instantly have access to other credit union services such as Loans.



4. **Pay All Your Bills Easily** – With a Standing Order, FND Credit Union makes it easy for you to transfer monies from one account to another to pay bills regularly on a particular date. Never worry about a missed or late payment again!
5. **Free transfers between accounts** – transfer money easily from any of your FND Credit Union accounts to your chequing account without any charge.
6. **Direct Salary Deposit** – Send money to your account directly from your employer.
7. **No Minimum balance Penalty:** – No minimum balance required.
8. **Overdraft protection** – Don't be embarrassed with dishonoured or returned cheques. Sign up for overdraft protection. It's easy. Simply request overdraft protection at time of sign up.

Basic Facts About Your FND Credit Union Chequing Account

Chequing Accounts are a great way to manage your day-to-day spending and use of your money. Take advantage of some of these additional features of your chequing account:

- **Cheques** – used to make payments
- **Cheque Book Register** – designed to help you keep your account balance, prevent bounced cheques and helps you keep track of how you spend your money
- **Chequing Statement** – your monthly statement outlining deposits and withdrawals on your chequing account
- **Overdraft Protection** – used in the event that your account is overdrawn. Must arrange this service in advance and charges may apply. Instead of incurring a \$45.00 charge for a bounced cheque, overdraft protection will provide the account holder with an instant loan. The interest rate is higher than a regular loan, but can be paid off quickly and costs less than the bounced cheque fee.
- **Standing Orders** – used to pay bills; a regular set of payments from your account to someone of your choice on a particular date for a set period