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Second Chance Checking Account Addendum

Account		
Number:		

In consideration of the LMFCU opening a **Second Chance Checking Account** for me, I understand the following conditions and fees will apply to the account.

- There is a \$10.00 Account Set-Up Fee due at account opening.
- There is a \$10.00 Monthly Account Maintenance Fee due at the end of each month.
- Direct Deposit of Net Pay to this account is required.
- A Debit Card may be associated with this account. Normal Debit Card fees will apply.
- If the account is maintained for six months with no NSFs or Overdrafts, the account may be converted to a Regular Checking Account. It is the member's responsibility to request conversion to Regular Checking.
- Any Insufficient Funds items (NSFs) or Overdrafts of any kind will result in immediate closure of the account.
- Care should be taken to allow for \$10 monthly account fee at the end of each month.

I agree to the conditions and fees listed above and request a Second Chance Checking Account be opened in my name(s).

Primary Member Signature:	Date Signed:
Joint Owner	Date
Signature:	Signed:

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Attach this form to your Application for Share Draft Account.