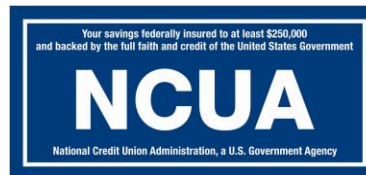


- Do not spend money without having funds in the account to cover your transaction.
- Keep track of your balance and reconcile your account with your statement monthly.
- Before closing the account, make sure all transactions have cleared, all automatic debits canceled, and your account is in good standing.
- Write each financial transaction down immediately.
- Never share your debit card PIN with anyone.
- Always safeguard your identity by shredding private information.
- Keep track of when your monthly bills are due, and pay on time.
- Keep all debit card purchase receipts for verification.
- Sign up for on-line banking.
- Download the OFCU **Mobile app** **AND** the SHAZAM **Brella app**, then set up text alerts.
- Sign up for Text Messaging by texting **MYOFCU to 74994** for events, promotional materials, and more.

## Fresh Start accounts use debit cards instead of checks.



2438 Katy Lane  
Poplar Bluff, MO 63901  
[www.ozarkfcu.com](http://www.ozarkfcu.com)  
Phone: 573-686-7221  
Fax: 573-686-1949  
E-mail: [info@ozarkfcu.com](mailto:info@ozarkfcu.com)



Federally insured by NCUA



## FRESH START

### Checking Account



## Fresh Start (Checking Account)

Fresh Start Checking is an account option for first-time account holders or for members previously reported to ChexSystems.

Ozark FCU uses the ChexSystems database to discover adverse financial history when opening an OFCU account.

People previously reported to ChexSystems find it extremely difficult to open a bank account due to this ChexSystem's five-year retention period.

A Fresh Start account gives our members options to manage and track their spending with a checking account's convenience through debit card-based transactions.

Debit card transactions limit the risk of overspending funds from the Fresh Start account.

## Qualifications:

To be eligible for membership in the Ozark Federal Credit Union, you must:

- Live, work, worship, or attend school in the following Missouri counties: Butler, Carter, Dunklin, Ripley, Stoddard, or Wayne.
- Or be a family member of a current member.

For additional information, please speak to a Member Service Representative.



## Debit Card Daily Limits

See Electronic Funds Transfer (EFT) Disclosure for card limits.

## Add to Your Digital Wallet



## Account Limitations:

- Debit card issued only, no checks
- No Courtesy Pay (overdraft protection)
- One free teller check per month
- Must have Direct Deposit if available from employer
- No dividends earned on this account
- Must pay off previous ChexSystems bad debt in full before switching to a regular checking account
- Conversion to regular checking account is upon members' request, after 12 months in good standing
- Management has the authority to close an account at anytime
- Financial Counseling may be required

## Lost or Stolen Card

The fastest way to block a lost or stolen card is using the **Brella** app. If you have a smart phone, we strongly encourage you to use this app. Otherwise, call:

- 573-686-7221 during regular business hours
- 866-508-2693 on nights or weekends
- 515-558-7608 for international calls

Please be ready to supply your name, account number, card number (if you know it), and the name that appears on the card. Other identifying information may be needed as well. Your card will be blocked as soon as you report the card lost or stolen card.