



Administrative Office

One Union Street, 3rd Floor
Boston, MA 02108

Branch Offices

Room 242, City Hall
Boston, MA 02201
617-635-4545

305 Turnpike Street
Canton, MA 02021
781-828-1444

1010 Morrissey Blvd.
Dorchester, MA 02122
617-635-1313

130 West Broadway
South Boston, MA 02127
617-635-1020

77 Spring Street
West Roxbury, MA 02132
617-635-2300

CBCU ATM Locations

Boston City Hall
400 Frontage Road, Boston - Public Works
1010 Massachusetts Avenue, Roxbury
1 Schroeder Plaza, Roxbury - Police Headquarters
200 Frontage Road, Boston - Transportation
980 Harrison Avenue, Boston - Water & Sewer
1010 Morrissey Blvd., Dorchester - Branch
200 Nashua Street, Boston - Jail
20 Bradston Street, Boston - House of Correction
77 Spring Street, West Roxbury - Branch
305 Turnpike Street, Canton - Branch
130 West Broadway, South Boston - Branch
8 Beacon Street, Boston*
1 Circuit Drive, Dorchester (William J. Devine Golf Course)*
420 West Street, Hyde Park (George Wright Golf Course)*

*Not in SUM Program

24-hour Audio Response

888-833-5589

cityofbostoncu.com

8/2017



NOW ACCOUNT *Rules & Regulations*



All holders of a regular account in the Credit Union who wish to use negotiable orders of withdrawal in connection therewith, agree to abide by the following regulations, which may from time to time be amended.

1. All items cashed or deposited will be handled by the Credit Union as agent for the Member(s) subject to charge back or refund if for any reason final payment is not received in a form acceptable to the Credit Union; and if claim is made in respect to any item subsequent to final payment on the grounds that such item was altered or bore a forged or unauthorized endorsement or was otherwise not properly payable, the Credit Union may withhold the amount thereof from the account until final determination of such claim.

2. This account, whether it be in an individual name or joint name, is for the personal use of the Member(s) only.

3. The Member(s) agree to use the forms as approved by the Credit Union. The Credit Union reserves the right to return unpaid any other form of order presented or any order incompletely or defectively drawn.

4. The Members may be subject to certain charges in connection with the use of the negotiable order of withdrawal (Check). A statement of charges shall be supplied by the Credit Union to the Member(s) at the time this agreement is given Member(s). Such charges may be changed from time to time by the Credit Union. The Credit Union agrees to supply the Member(s) with a current statement of charges.

5. Statements will be rendered to the Member(s) not more frequently than once per month at the Credit Union's convenience.

6. At the Member(s) request and risk, the Credit Union, will, without responsibility on its part, accept a stop-payment order on this account subject to charges in effect at the time such stop-payment is received.

"A stop-payment order shall be in effect after it has been accepted by the Credit Union and a reasonable amount of time has been allowed for the dissemination of such stop-payment information."

7. All items are received and credited by the Credit Union subject to final collection and receipt of proceeds credited to the account of the Credit Union. Collected funds to cover orders drawn must be on deposit the day before the order is presented for payment or payment may be refused and a charge applied.

8. The Credit Union reserves the right to terminate a member's checking account at any time, without notice, which has had three check overdrafts.

9. Interest will not be paid in any account having a balance less than \$25.00.

10. Deposits in accounts subject to withdrawal by checks may be withdrawn at any time except as hereinafter stated:

The Treasurer or other authorized officers of the Credit Union may at any time require a Member to give written notice of his intention to withdraw by use of a check, the whole or any part of his deposit, such notice to be for a period not exceeding 90 days. Further, whenever in the judgement of the Board of Directors of the Credit Union there is an unusual demand for withdrawals the Credit Union may, with the approval of the Commissioner of Banks, require a Member to give written notice of an intention to withdraw the whole or any part of his deposit, such notice to be for such period not exceeding six months.

After the posting of such notice requirement in the main lobby of the Credit Union, and as long as the same remains in effect, the Credit Union may require such period of notice before any withdrawal, except that to the extent allowed by law any Check shall be paid when presented after the posting of such requirement if such Check had been drawn and transferred by the Member to a person, firm or corporation other than the Member himself and if such Check would have been legally payable before said posting if said requirement had not been posted.

The Credit Union may give notice to any Member requiring such Member to withdraw the entire amount in any account of such Member. Such notice shall also advise the Member that the Credit Union reserves the right after date specified in said notice not to make payment on any Check drawn on such account and after the date so specified by the Credit Union shall not be obliged to make any payment from such account except for the purpose of closing such account.

11. Rules and regulations governing use of Checks, which rules and regulations may alter any of the provisions above contained, may be amended by the Credit Union at any time posting notice of such amendment in a conspicuous place in the Credit Union lobby. Such amendment will become effective immediately upon being posted.

Statement of Charges

Checks	Varies depending on style
Stop Payment Order	\$8.00
Insufficient Funds	\$15.00
Automatic Transfer to cover Returned Checks/per day	\$2.00
Deposit Item Returned	\$2.00
Account Reconciliation, if Credit Union error	No Charge
Account Reconciliation, if Member error	\$10.00
Copies of Statements or Checks (Free if accessed via Home Banking)	\$5.00
ATM Transaction Fee (after first 5 transactions per month without Direct Deposit of payroll check into a CBCU Checking Account)	\$1.00/transaction
Replacement ATM/Debit Card after 1 free	\$8.00