

## Membership and Account Agreement

### Accounts for Minors

We may require any account established by a minor to be a joint account with an owner (or sponsoring Harvard FCU member residing at the same address) who has reached the age of majority under Massachusetts law and who shall be jointly and severally liable to us for any returned item, overdraft, or unpaid charges or amounts on such account. We may pay funds directly to the minor without regard to his or her minority. We have no duty to inquire about the use or purpose of any transaction. We will not change the account status when the minor reaches the age of majority unless the change is authorized in writing by all account owners.

## Varsity Life Checking Account

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<b>Minimum balance requirements</b>	None
<b>Minimum to open</b>	\$5.00
<b>Monthly service charge</b>	None
<b>Insufficient funds fee (check or electronic)</b>	\$5.00
<b>Debit card replacement</b>	\$10.00

See Harvard FCU's **Schedule of Fees** for other important information.

**Transaction limitations:** No transaction limitations apply to this account unless otherwise stated in the Common Features section of the **Understanding Your Account** disclosure.

**Overdraft Protection:** A link may be established to the Youth Share Savings Account or a Joint Owner's Checking or Share Savings Account enabling pre-authorized overdraft protection.

### Additional Program Features

<b>Share Savings Account</b>	Required
<b>eStatements</b>	Required
<b>Debit MasterCard First order of checks</b>	Daily limit of \$300.00 Optional free 25 pack

**ATM transactions:** Unlimited ATM withdrawals. Up to \$10.00 in surcharge refunds per month. Surcharge free withdrawals at Harvard FCU and SUM ATMs.