

Have you been turned down for a checking account due to a code 4?

What is a Code 4?

When applying for a checking account, the applicant's social security number is verified through a check service database called TeleCheck.

TeleCheck provides financial institutions with information on outstanding debts owed to other financial institutions and or business(es). Check writing privileges are usually suspended and many financial institutions will not approve a checking account with a code 4 standing.

Just 4 you...

Alamo FCU has created an **electronic** checking account especially for people who are currently on the TeleCheck system.

Alamo 4-Me Checking Benefits:

- FREE assistance for members to develop a plan and clear their code 4 status.
- FREE Alamo VISA® Check Card
- FREE Credit Builder Seminars
- No Minimum Balance
- Access to over 32,000 Allpoint ATMs (Surcharge FREE)
- FREE 24/7 Online Banking
- FREE 24/7 Online Bill Pay
- FREE 24/7 Telephone Banking

Contact Member Services at **210.554.8770** or **memberservices@alamofcu.org**

Alamo 4-Me Checking Account

Requirements:

1. Open a savings account minimum \$5, plus \$1 enrollment fee.
2. Open an Alamo 4-Me checking account with a minimum \$5 fee to begin service.
3. Obtain the outstanding balance from TeleCheck. Relay the information to attending Member Service Representative (MSR). TeleCheck requires you to give permission before conveying this information to Alamo FCU. **Should you choose**, a MSR will review information provided and develop a plan to clear code 4 status.
4. After 90 days of clearing the code 4, member qualifies to upgrade from an Alamo 4-Me checking account to 1 of 4 FREE* Alamo FCU checking accounts with Overdraft Privilege.
5. Contact MSR to upgrade Alamo 4-Me checking account to a regular checking account. Otherwise, the monthly account fee of \$5 will continue to be assessed.

www.alamofcu.org

*A fee is associated with the use of Overdraft Privilege and Overdraft Protection. Check fee schedule for current NSF fee amount. If you have any questions, contact Member Services at 210.554.8770 or via e-mail at **memberservices@alamofcu.org**.

Alamo 4-Me Loan

In the event the outstanding balance of Code 4 is \$200 or more, Alamo FCU will consider an Alamo 4-Me Loan.

Alamo FCU will provide approved member with funds in the form of a Share Secured Loan for the amount that is outstanding, according to TeleCheck.

Minimum loan amount is \$200.

The money borrowed is placed in your savings account for the term of the loan and dividends are paid.

The loan APR (Annual Percentage Rate), and term of loan is dependent on amount owed and situation.

Funds are not available for withdrawal until all payments have been received.

After completion of loan payments, Alamo FCU will automatically forward the amount owed on your behalf to TeleCheck.

For details on Alamo 4-Me loan, contact Loan Department at **210.554.8770** or **lending@alamofcu.org**

Alamo 4-Me Checking Account Agreement

Complete this form and submit to an Alamo FCU Member Service Representative.

Alamo FCU Member Name: _____

Joint Name on Account: _____

Driver License # _____

Social Security # _____

Alamo FCU Account #: _____

Day Phone: () _____

Evening Phone # () _____

Address: _____

City: _____ State: ____ Zip: _____

A \$5.00 fee will be assessed and withdrawn automatically. If amount is not available, account will be subject to closure.

Once balance is paid, Alamo FCU will process and mail a Teller Check made out to TeleCheck for the outstanding balance amount.

I hereby authorize that I have read, understand, and agree to the terms and conditions of an Alamo 4-Me Checking Account.

Signature: _____

Date Signed: _____

*Why ask why?
Ask how!
Alamo FCU
can help you
with all your
financial needs*

Apply Now!

www.alamofcu.org
210.554.8770

MAIN OFFICE
6577 First Park Ten Blvd.
San Antonio, TX 78213
Phone **210.554.8770**
FAX 210.738.1251
Toll-Free 800.727.1719
Monday – Friday 9:00 am – 5:30 pm
Saturday 9:00 am – 1:00 pm

Drive-Thru Facility
Monday – Friday 7:00 am – 6:00 pm
Saturday 9:00 am – 1:00 pm

DURANGO BRANCH
727 East Durango, A111
San Antonio, TX 78205
Monday – Friday 8:30 am – 5:00 pm

NORTHEAST BRANCH
4137-1 Naco Perrin Blvd.
San Antonio, TX 78217
Monday – Friday 8:30 am – 5:00 pm

SOUTHSIDE BRANCH
949 Pleasanton Rd.
San Antonio, TX 78214
Monday – Friday 8:30 am – 5:00 pm
Saturday 9:00 am – 1:00 pm

WESTSIDE BRANCH
1410 Guadalupe Street, Suite 128
San Antonio, TX 78207
Monday – Friday 8:30 am – 5:00 pm

POSTAL PAYDAY
Northeast Office Only
Friday 7:00 am – 5:00 pm

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1. Member must be a minimum of 18 years of age.
2. Open an Alamo FCU savings account (minimum \$5 plus \$1 enrollment fee).
3. Open an Alamo 4-Me Checking account with minimum \$5 opening fee.
4. Alamo 4-Me is an electronic checking account. No check writing privileges are allowed.
5. A \$5 fee will be automatically debited from your account monthly. If fee is not available for debit, account will be frozen until funds are available and/or account will be subject to closure.
6. Members who qualify for Alamo 4-Me loan must make all loan payments on time.
7. No Overdraft Privilege (Courtesy Pay) allowed on Alamo 4-Me Checking accounts.
8. After 90 days of clearing Code 4, member qualifies to upgrade from an Alamo 4-Me checking to 1 of 4 FREE* Alamo FCU checking accounts with Overdraft Privilege.
9. Contact MSR to upgrade Alamo 4-Me checking account to a regular checking account. Otherwise, the monthly account fee of \$5 will continue to be assessed.
10. Member is required to sign a written account agreement to the terms outlined.

* A fee is associated with the use of Overdraft Privilege and Overdraft Protection. Check fee schedule for current fee amount.

Alamo 4-Me Checking Account

Have you been
turned down for a
checking account?

