

StartPoint Card/Checking FAQs

I have the MCU StartPoint Card/Checking account. What account will I have at Consumers Credit Union?

You will have the Student Choice Checking™ Account.

Is there a monthly fee?

There is no monthly fee if you are 18 years old or younger. If you are 19 years or older, there is a \$10 monthly fee to maintain this account. We suggest if you are older than 19 to contact us and we can help you convert to a free checking account.

Is there a minimum balance?

No. There is no minimum balance on Student Choice Checking.

Does the Student Choice Checking come with a debit card?

Yes. You will receive the CCU Visa Debit Card with your account.

What is the daily withdrawal limit on the Student Choice debit card?

The daily withdrawal limit is \$310 for ATM withdrawals and purchases combined.

What are the ATM fees?

Your account may be reimbursed up to \$25 for ATM fees, up until your 18th birthday. Please refer to the CCU fee schedule for current ATM fees.

Can I still use Mobile Check Deposit?

Consumers Credit Union does not offer Mobile Check Deposit with Student Choice Checking. If the parent is a joint owner on the account, the parent will be able to use Mobile Check Deposit (called eXpress Shot at CCU) to deposit checks to the student account.

Do I need to re-order checks?

You do not need to reorder checks. You may continue to use your supply of checks until depleted. They will work and clear your account. However, you will not be able to place a check order with Consumers once your supply of checks is gone.

Does Consumers Credit Union allow overdrafts on Student Choice Checking?

No. You are not allowed to overdraw on the student account.