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Checking Services



Why pay high monthly fees for a checking account? With a wide range of checking options, including features to meet your needs like ATM fee rebates, online account access and ATMs anywhere, you'll get more for your money at VACU. For a limited time, earn a \$100 bonus* when you open a VACU checking account and set up direct deposit.

Compare our account options:

	Pays Dividends	Monthly Fee
<p>Regular Checking</p> <p>Our Regular Checking is free and requires no minimum balance, letting you take your money further and bank with confidence.</p> <p>▶ Get Details</p>	No	None
<p>Extra Credit Checking</p> <p>This free checking account, available for members ages 13-22†, is the start to a bright financial future.</p>	Yes View Rate	None

▶ Get Details		
<p>Checking Plus</p> <p>Checking Plus gives you all the benefits of Regular Checking and lets you earn dividends just by doing what you're already doing.</p> <p>▶ Get Details</p>	<p>Yes View Rate</p>	<p>None if minimum daily balance is \$1,000 or more; \$10 if less than \$1,000.</p>
<p>Enhanced Benefit Checking</p> <p>Created for members who have a more complete banking relationship with VACU, offering additional benefits and incentives to those with higher balances.</p> <p>▶ Get Details</p>	<p>Yes View Rate</p>	<p>None if minimum average monthly combined deposit balances are \$25,000 or more; \$15 if less than \$25,000.</p>
<p>Encore Checking</p> <p>Designed for members rebuilding their checking history. Encore Checking offers the opportunity to qualify for free Regular Checking.</p> <p>▶ Get Details</p>	<p>No</p>	<p>\$9.95***</p>

Included with all of our checking accounts:

- Free VACU debit card
- Nationwide ATM & shared [branch access](#)
- ATM fee [rebates](#)
- [Online Banking](#) with Bill Pay & eStatements
- Store and manage your payment information with [digital wallets](#)
- Free [Mobile Banking App](#)¹ with Mobile Deposit
- Easy online check reordering
- [QuikLine](#) phone banking
- 4 [checking withdrawals](#) from non-VACU ATMs free of network fees each month**



Tools and resources to help you live more confidently. [Learn more](#)



Use our Checking Switch Kit to easily move your existing checking account to VACU. [Get details](#)

†Applicants under age 15 must have a parent/guardian as joint owner on the account.

¹While Mobile Banking is free from VACU, please be aware that your mobile service provider may charge you for data plan usage. Check your plan before you start using the service.

*Offer: In order to qualify for the \$100 cash bonus, you must 1) be 18 years of age or older 2) Open a new personal checking account, by June 28, 2019, AND 3) Have at least two direct deposits of any combination of a paycheck, pension payment, Social Security payment, or other eligible monthly income of \$500 or greater electronically deposited into the account from an employer or outside agency for two consecutive months within 120 days of opening. We reserve the right to request documentation that the direct deposits qualify. Cash bonus is only available to new and existing members that do not currently have a personal checking account or direct deposit history with us within the prior 12 months. Offer may be withdrawn without notice. All accounts are subject to approval. Encore checking accounts do not qualify for the cash bonus. Employees, Board and Official Family are not eligible to receive this offer. Virginia residents only, 1 offer per member. \$100 Cash Bonus Payment: Cash bonus is not considered part of the opening deposit and will be reported to the IRS for tax purposes. You are responsible for any applicable taxes. Offer cannot be combined with any other offer, is limited to one per account. We reserve the right to amend or cancel any part of this offer. Minimum opening deposit of \$20 is required for VACU personal checking accounts. Product and service eligibility are subject to approval. Your account must be open and in good standing when the bonus is paid, approximately 6 months after opening.

**Please be aware the other ATM owner may charge a fee. Using your debit card to get cash back with purchases can help you save on ATM fees.

***Charged beginning the first month the account is opened.

Download our mobile banking app for easy account access.



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VACU Routing Number: **251082615**

If you are using a screen reader and are having problems, please call [804-323-6800](tel:804-323-6800).



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