

# 18/65 Accounts

A natural person 18 years of age or under or 65 years of age or older may choose one Savings Account and one Checking Account for personal, family or household purposes, upon which no service, maintenance or other similar charge shall be imposed. No such account shall be subject to:

- (i) a minimum balance requirement;
- (ii) a charge for a deposit or withdrawal; or
- (iii) a fee for the initial order or subsequent refills of the basic line of checks offered by the Credit Union.

FRMCU may assess a fee for certain services in accordance with our Fee Schedule. These include stop payment fees, wire transfer fees, cashier's check fees, money order fees, returned deposit item fees, and a reasonable charge, as determined by the Massachusetts Commissioner of Banks, for payments refused because of insufficient funds or paid despite insufficient funds.

Eligible members who wish to exercise their option to the coverage described above should visit any FRMCU branch office in person or call us at (508) 678-9028.



**Fall River  
Municipal  
Credit Union**