



Checking & Debit



A checking account is a valuable financial tool. Different people have different needs when it comes to how they use their account, so we offer three great options to cover every base.

These Fees are Accurate as of: February 22, 2020

Subject	boom Debit	Choice Checking	Fresh Start Checking
Opening Deposit Amount	\$25	\$25	\$50
Minimum Balance Requirement	No	No	No
Dividends Paid on Account	No	No	No
Monthly Service Fee	No	No	\$10
Check Writing	not offered	Unlimited	not offered
Internet Banking	Free	Free	Free
Online Bill Payment	Free	Free	Free
24-Hour Phone Banking	Free	Free	Free
VISA® Debit Cards	Free	Free	Free
Overdraft Protection from Savings	n/a	\$3 per transfer	\$3 per transfer
Line of Credit Overdraft Protection Available	n/a	Yes	Yes
Member Rewards Program	not offered	Yes	not offered

Heritage Grove VISA® Debit Card

Your Heritage Grove VISA® Debit Card can be used anywhere VISA® is accepted. Through our association with the MoneyPass and CO-OP financial networks, you can use your debit card for purchases and ATM transactions at more than 50,000 fee-free ATM locations across the United States.

Protect your debit card with CardValet

CardValet™ is a free mobile app that lets you deactivate your debit card when it's not in use. You can help protect your debit card against fraud and theft by turning it on and off, and get real-time alerts to ensure your card is used only by you.

CardValet lets you:

- Turn your debit card on and off
- Establish transaction controls for dollar amount limits, merchant categories and geographic locations

- Receive alerts when your debit card is used, approved or exceeds the transaction controls set by you
- Stay informed of potential fraud with alerts on attempted, declined transactions
- Get real-time balances for your accounts

It's easy to get started. Once you receive your debit card, go to the app store, download the CardValet mobile app and add this protection.

Mobile Wallet

You can use your Heritage Grove debit card with any of the universal mobile wallets—Google Pay™, Samsung Pay™, and Apple Pay™. With a mobile wallet, you can load your card into your smart phone and use it to pay at participating merchants. Just download the app (or open it if it's pre-installed) and follow the instructions to add payment cards.

Ready to get started?

You can apply online at OurGroveCU.com, call us at 503-588-0211 or you can stop by the branch. We look forward to assisting you. [Apply Now](#)

Not a member yet?

If you or a family member* live, work, attend school or worship in Marion, Polk or Yamhill counties, or if you have a relative who is already a member, we'll be glad to sign you up so that you can enjoy the benefits of membership.

* Family member is defined as a parent, grandparent, sibling, spouse or child.



631 Winter Street NE, Salem, OR 97301 | 503.588.0211 | OURGROVECU.COM

Federally insured by NCUA | Equal Housing Lender | Equal Opportunity Lender

