



Program Eligibility

Evolve Young Adult Checking benefits are available on all checking accounts where the Primary account holder on membership is between the ages of 16-24. Upon Primary Member turning 25, Evolve benefits will cease and checking account will function as the standard USF FCU checking account. If an individual in the age range of 16-24 is Joint on an account where Primary Member is older than 24, said checking account will not receive Evolve benefits.

Benefit Details

Out of Network ATM Withdrawal Fee Reimbursement - USF FCU will reimburse your account for a USF FCU-charged ATM Withdrawal Fee, up to four times a calendar year, overnight after the fee has been assessed. Members can make unlimited surcharge-free withdrawal transactions at USF FCU ATMs and at more than 30,000 CO-OP and CU24 Network ATMs.

Free Money Orders and Official Checks – May purchase up to two free money orders or official checks per calendar year from qualified checking account. Benefit can be used for a combination between the two services, utilizing one free money order and one free official check. Or, member can opt to receive two free money orders or two free official checks. Cost for service is waived at the time of purchase.

FOURgiveness – Up to four “Oops” fees reimbursed per calendar year on qualified Evolve checking account. Maximum of four annual fee reimbursements may consist of any combination of Overdraft Transfer, Insufficient Funds (NSF) or Convenience Pay fees. Reimbursement of this fee will occur overnight, after the fee has posted to your account.

USF FCU offers standard overdraft practices (Convenience Pay) in which we may authorize and pay overdrafts when you don't have enough money in your account to cover a transaction. We also offer other overdraft protection plans such as a link to a savings account or line of credit, which may be less expensive than our standard overdraft practices. Under our standard overdraft practices, we will charge you a fee of up to \$10 each time we pay an overdraft of \$5 or less and we will charge you \$29 each time we pay an overdraft larger than \$5. If an overdraft occurs on your account and, at the credit union's discretion, we do not authorize and pay the transaction, your transaction will be declined and you may be subject to an NSF Fee according to our current Fee Schedule. USF FCU will have the discretion to pay overdrafts on accounts in good standing, any such payment is a discretionary courtesy, and not a right of the member or an obligation of USF FCU, and USF FCU can cease paying overdrafts at any time without prior notice of reason or cause. USF FCU will not pay overdrafts for ATM or everyday debit card transactions unless you have opted into the payment of these overdrafts. USF FCU encourages all members to manage their accounts responsibly to avoid applicable fees.

Parent Transfer Line- Parents who are USF FCU members may easily transfer money to their children's account using the “transfer to another member's share” option within the mobile app.

Evolve Young Adult Checking benefits are subject to change without notice.