

Checking In

By Blake Jones

In an unmistakable sign of continued maturity, Clean Energy Credit Union has announced the availability of checking accounts and debit cards! This long-awaited and much-requested personal banking option will be provided to Credit Union members with no start-up or monthly fees—zippo. The following is a run-down of what new checking account holders can expect right out of the box.

- **Free bill pay**, enabling you to set up one-time payments, schedule future payments, or create recurring payments.
- **1.0% interest** earned on balances up to \$15,000 for credit union members meeting qualifying conditions.
- **A shiny new debit card** that provides free cash back at the point of sale and five free in-network ATM withdrawals per month. NOTE: all debit cards are made from bio-based, industrially compostable, polylactic acid (PLA).
- **An overdraft line of credit** that provides qualifying/approved members with a valuable back-stop against overdraft fees when you inadvertently overdraw the account.

And, as with any new product launch, we're already hard at work prioritizing and developing new features for version 2.0. By the end of this year, expect your Clean Energy Credit Union checking account to include mobile payments with Apple Pay, Google Wallet, and Samsung Pay. Card Control, an app-based card security manager, will enable you to configure how, when, where, and whether your debit card can be used.



Clean Energy Credit Union's new mission-themed debit card that was designed by Credit Union member, Sara Slocum

The without-a-doubt-best-part of clearing this hurdle, however, is being able to now revisit the many prospective members for whom lack of checking accounts was a deal-breaker... and to ask them to give us another look. Was that you or someone you know? Where you put your money matters.

Okay. So that's obviously the news we were most excited to broadcast this time around, but it's not the only sign of healthy program development in recent months. We also wanted to mention that a seemingly inexhaustible consumer appetite for clean energy vehicles and green home improvements has inspired us to introduce a new 20-year loan term for residential solar PV and geothermal systems (in addition to our 12- and 15-year terms) and a loan limit increase from \$70K to \$90K for electric vehicles and residential solar PV and geothermal system

projects. Small changes though they may be, both are among the many hopeful harbingers denoting progress against carbon impacts and climate change.

That's a wrap. We look forward to helping you leverage your savings (and now checking) for good. To learn more, please visit cleanenergycu.org. ■

ASES members, as well as members of their immediate family and household, are all eligible to join Clean Energy Credit Union for solar PV loans, EV loans, green home improvement loans, checking, savings, and other banking services.