

Parent FAQ:

What is Blazer Banking?

Blazer Banking is a Share Savings and Checking account offered by Legacy Credit Union exclusively to meet the financial needs of UAB Students. Legacy Credit Union is the Official Credit Union of the University of Alabama at Birmingham and is committed to serving UAB Students during their time at UAB and beyond graduation into every stage of life.

Why is this better than opening an account at another bank?

Legacy Community Federal Credit Union is the Official Credit Union of UAB and offers exclusive benefits to UAB students. We are a member owned, not-for-profit financial cooperative that serves as a trusted alternative to traditional for-profit banks. Simply put: fewer fees, better rates, and personal service.

Can we see our student's account online?

In order to view account information through online banking, you will need to be a joint on the account and have access to your student's online username and password.

How can we monitor our student's account?

With Joint Ownership, parents have full access to the account. Joint owners are held financially responsible for any defaults or overdrafts. As a joint owner, parents are eligible for a VISA Debit Card, which can be used to make deposits at CO-OP ATMs.

How can we get money into our student's account from out of state?

Make deposits at over 5,000 nationwide CO-OP Shared Branches, or directly to the Credit Union by mail. Parents can also make deposits using nationwide CO-OP ATMs if they are joint on the account and order a VISA Debit Card. Some parents choose to designate an amount of their paycheck to be directly deposited into the student's account as a monthly allowance. Wire transfers are another option for fast transfers of cash.

Why can't our student just keep an account at our out-of-state bank?

A local account allows easy access to their money and personalized problem solving if needed. Experts agree this is important in putting money management skills into practice and establishing good credit. If the bank isn't local, students can quickly rack up foreign ATM fees and surcharges by using machines outside of their bank's network. Legacy has two branches near UAB in Downtown Southside, and 7 more in the metro Birmingham area. And there are plenty of surcharge free CO-OP ATMs nearby – X on campus and 66 in Birmingham.

How do I transfer money to my child's account?

There are a variety of options for parents to transfer money into their student's account. Some of our parents prefer to be a joint account holder on their child's account. Here are some of the ways you can transfer funds if you're a joint on your child's account:

- Transfer funds online from a non-Legacy financial institution (check with your financial institution to see if this is an option and what the associated costs might be).
- Make a transfer from your Legacy account to your child's account (online, in-person, by mail).
- Set up cross-account deposit access (note, you won't be able to view your child's account information) or 360 account access (allowing you to deposit AND view your child's account information). These options have to be set up ahead of time by calling one of our Call Center Representatives at 205.930.5000.
- Wire money to your student's account.
- Set up direct deposit transfers to your student's account from your paycheck (if direct deposit is available from your employer).
- Make a deposit at over 5,000 CO-OP Shared Branches nationwide.
- Make a deposit at over 30,000 CO-OP ATMs nationwide.

If you're not a joint owner, you can transfer funds via:

- Mail in a check (made payable to your child's full name as it is listed on the account);
Send to:
Legacy Community Federal Credit Union
P.O. Box
Birmingham, AL
- Call 205.930.5000 and do a cash advance deposit by phone (fees may apply).
- Add your child as a "Payee" in your financial institution's Bill Pay.
- If you're financial institution offers POP Money (a.k.a. "Pay Other People"), Legacy Credit Union account holders can receive POP Money transfers.
- Make a deposit at a CO-OP Shared Branch (cash deposits only).
- Set up cross-account deposit access.
Note: This will allow you to deposit into your child's account but not view the account information. This has to be set up ahead of time. Please call one of our Call Center Representatives to get this set up at 205.930.5000.