



CHECKING ACCOUNT COMPARISON

ACCOUNT FEATURES	STUDENT COMPLETE	REGULAR	GUARANTEED	CHECK PLUS	BUSINESS CHECKING
VISA DEBIT CARD	YES, FREE	YES, FREE	YES, \$10	YES, FREE	YES, FREE
PIN TRANSACTIONS	6 FREE PER MONTH	6 FREE PER MONTH	\$1 EACH	FREE UNLIMITED	6 FREE PER MONTH
SIGNATURE TRANSACTIONS	FREE UNLIMITED	FREE UNLIMITED	FREE UNLIMITED	FREE UNLIMITED	FREE UNLIMITED
ONLINE BANKING	YES, FREE	YES, FREE	YES, FREE	YES, FREE	YES, FREE
BILLPAY [^]	YES, FREE	YES, FREE	YES, FREE	YES, FREE	YES AVAILABLE [^]
MOBILE BANKING	YES, FREE	YES, FREE	YES, FREE	YES, FREE	YES FREE
eALERTS	YES, FREE	YES, FREE	YES, FREE	YES, FREE	YES FREE
MONTHLY MAINTENANCE FEE	NO	NO	\$5/MONTH	NO	NO
MINIMUM BALANCE REQUIRED	NO	NO	NO	\$1,000	\$250
>MINIMUM BALANCE FEE	\$0	\$0	\$0	\$10*	\$10*
EARNs INTEREST	NO	NO	NO	YES	NO
DIRECT DEPOSIT	FREE, AVAILABLE	FREE, AVAILABLE	FREE, AVAILABLE	FREE, AVAILABLE	FREE, AVAILABLE
OVERDRAFT PROTECTION	YES	YES	YES	YES, FREE	YES
>EACH TRANSFER	\$5	\$5	\$5	\$0	\$5
DAILY DEBIT LIMIT PURCHASES**	TBD	\$1,000	\$400	\$1,000	\$1,000 & UP
DAILY DEBIT CASH WITHDRAWAL	TBD	\$300	\$300	\$300	\$300 & UP
MINIMUM OPENING DEPOSIT	\$0	\$100	\$25	\$1000	\$250
eSTATEMENTS ∞	YES, REQUIRED	YES, FREE	YES, REQUIRED	YES, FREE	YES, FREE
UNLIMITED CHECK WRITING	YES, FREE	YES, FREE	YES, FREE	YES, FREE	YES
CHECKS	50 FREE HS SENIOR YR	AVAILABLE	AVAILABLE	AVAILABLE	AVAILABLE

[^] CLASSIC BILLPAY is free providing it is used once per month. Limited to 10 FREE transactions except for Check Plus accounts which are unlimited. Review disclosure for details.
⁺ ALL CHECKING ACCOUNTS REQUIRE A \$50 SHARE (SAVINGS) ACCOUNT. ^{**}Debit card limits are per card. [∞] eStatements are available for all accounts, required for student and guaranteed accounts.
 BUSINESS BILL PAY, Review disclosure for details. * AVOID minimum balance fees by maintaining required minimum balance for account type. Rev. 3-15