

# CHECKING ACCOUNT COMPARISON CHART

Wherever you are on your financial journey, we'll help you find the best checking account suited for you. **Let's see which checking account best fits your needs.**

	FREE CHECKING	NO OVERDRAFT CHECKING	BALANCE BUILDER CHECKING	CHECKING PLUS
<b>Minimum Balance</b>	None	None	None	None
<b>Monthly Fee</b>	None	None for 24 years old & younger; \$7/month for 25 years old & above	None	None
<b>Dividends Earned</b>	None	None	3.00% APY <sup>1</sup>	1.76% APY <sup>2</sup>
<b>Monthly Requirement to Earn Dividends</b>	None	None	eStatement, 12 Visa debit card or point of sale (POS) transactions, 1 ACH deposit or direct deposit	eStatement, 12 Visa debit card or point of sale (POS) transactions, 1 ACH deposit or direct deposit
<b>Overdraft Options</b>	FREE transfer from savings or line of credit	None <sup>3</sup>	FREE transfer from savings or line of credit	FREE transfer from savings or line of credit

APY = Annual Percentage Yield. Courtesy Pay is not offered on No Overdraft Checking or to anyone under the age of 18.

<sup>1</sup>Must meet monthly requirements to earn qualified rate on balances up to \$5,000 & ATM fee refunds (up to \$15/mo), otherwise non-qualifying rate applies. Balances over \$5,000 will earn 0.15% APY. Balance Builder Savings account required.

<sup>2</sup>Must meet monthly requirements to earn qualified rate on balances up to \$25,000 & ATM fee refunds (up to \$25/mo), otherwise non-qualifying rate applies. Balances over \$25,000 will earn non-qualified rate.

<sup>3</sup>Does not apply to paper checks, ACH withdrawals or if online Bill Pay is used. Non-sufficient funds (NSF) or uncollected funds (UCF) fees may be assessed by the credit union. Retail accounts only, no commercial or institutional funds permitted. Member savings account required to establish membership. Federally insured by NCUA. REV 08/22