

ACCOUNT OPTIONS

# Checking Accounts

FREE	NO OVERDRAFT	PLUS	RELATIONSHIP
No minimum balance	No minimum balance	No minimum balance	Minimum loan and/or deposit balance of \$10,000 per account
No monthly fee	MONTHLY FEE None for 24 yrs old & younger; \$7/month for 25 yrs. old & above	No monthly fee	MONTHLY FEE \$12.50 if below minimum
No dividends	No dividends	Earn dividends*	Maintain minimum balance stated above to earn dividends
No monthly requirements	No monthly requirements	MONTHLY REQUIREMENTS eStatements, 12 Visa Debit Card purchases, 1 ACH or direct deposit	MONTHLY REQUIREMENT Maintain minimum balance stated above
OVERDRAFT OPTION \$7.50 transfer from account, per occurrence	No overdraft option available for this account**	OVERDRAFT OPTION \$7.50 transfer from account, per occurrence	OVERDRAFT OPTION \$7.50 transfer from account, per occurrence

Courtesy Pay is not offered on No Overdraft Checking accounts, Business Accounts, or anyone under the age of 18.

\*Must meet monthly requirements to earn qualified rate and ATM fee refunds (up to \$25/month). Otherwise a non-qualifying rate will apply. Qualified rate paid on balances up to \$25,000. Balances over \$25,000 will earn a non-qualified rate. Retail accounts only. No commercial or institutional funds permitted.

\*\*Does not apply if paper checks, ACH withdrawals or online Bill Pay are used. Overdraft fees may be assessed by the Credit Union and/or the Bill Pay provider.