

CHECKING ACCOUNT COMPARISON CHART

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

	FREE CHECKING	NO OVERDRAFT CHECKING	CHECKING PLUS	BALANCE BUILDER CHECKING
Minimum Balance	None	None	None	None
Monthly Fee	None	None for 24 years old & younger; \$7/month for 25 years old & above	None	None
Dividends Earned	None	None	1.76% APY ²	3% APY ¹
Monthly Requirements	None	None	eStatements, 12 Visa debit card purchases, 1 ACH or direct deposit	eStatements, 12 Visa debit card purchases, 1 ACH or direct deposit
Overdraft Options	\$7.50 transfer from account, per occurrence	None ³	\$7.50 transfer from account, per occurrence	\$7.50 transfer from account, per occurrence

¹Must 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. ²Must 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. ³Does not apply to paper checks, ACH withdrawals or if online Bill Pay is used. Overdraft fees maybe assessed by the Credit Union and/or the Bill Pay provider. APY = Annual Percentage Yield. Courtesy Pay is not offered on No Overdraft Checking or to anyone under the age of 18. Retail accounts only, no commercial or institutional funds permitted. Member savings account required to establish membership. Federally insured by NCUA.