

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
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	3.00% APY ¹	1.76% APY ²
Monthly Requirements	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
Overdraft Options	FREE transfer from savings or line of credit	None ³	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.

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. 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 01/22