

# CHECKING



# SAVINGS

	<b>FREE CHECKING</b>	<b>CHOICE CHECKING</b>	<b>SUPERIOR CHECKING</b>	<b>MONEY MARKET ACCOUNTS</b>
Account Description	A free checking account perfect for those on a budget.	Interest-bearing checking account	Interest-bearing account for those 62 and over	Access to your money with a better interest rate
Minimum Opening Deposit	<b>\$25</b>	<b>\$25</b>	<b>\$25</b>	<b>\$100</b>
Minimum Balance Requirement	<b>None</b>	\$300 monthly average balance required to avoid service charge of \$5	\$100 monthly average balance required to avoid service charge of \$5	\$1000 monthly average balance required to avoid service charge of \$5
Service Charge	<b>FREE</b>	<b>\$2/month</b> <small>(\$7 if minimum not maintained)</small>	<b>FREE</b> <small>(\$5 if minimum not maintained)</small>	<b>FREE</b> <small>(\$5 if minimum not maintained)</small>
Transaction Limits	<b>Unlimited</b>	<b>Unlimited</b>	<b>Unlimited</b>	Six(6) transactions allowed per month
Statements	Image statements showing front copy of checks	Image statements showing front copy of checks	Image statements showing front copy of checks	Monthly Summary Statements
Interest Payments	<b>None</b>	<b>YES</b> Earn Super NOW rates when balance is over \$1000	<b>YES</b> Earn Super NOW rates when balance is over \$1000	<b>YES</b> Paid Monthly
Overdraft Protection	<b>Available</b>	<b>Available</b>	<b>Available</b>	Not Available
Online Banking	<b>YES</b>	<b>YES</b>	<b>YES</b>	<b>YES</b>
Checks	One box of standard checks free per year, (not including tax & shipping) OR \$5 discount on any other check style.	Checks available at cost depending on design	Unlimited standard checks free, OR \$5 discount on any other check style.	Not Available
Debit Card	<b>YES</b>	<b>YES</b>	<b>YES</b>	ATM only

<b>STATEMENT SAVINGS</b>		<b>CLUB SAVINGS</b>	<b>HEALTH SAVINGS*</b>
An up to date way to save your money	Start your kids on the right path for their future.	Christmas Clubs, or other great reasons to save!	A great plan for medical and health expenses.
<b>\$25</b>	<b>\$5</b>	<b>\$5</b>	<b>None</b>
<b>None</b>	<b>None</b>	<b>None</b>	<b>None</b>
<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>
<b>None</b>	<b>None</b>	<b>None</b>	Follow HSA Agreement
Monthly Summary Statements	<b>Passbook</b>	<b>Passbook</b>	Monthly Summary Statements
<b>YES</b> Paid Quarterly	<b>YES</b> Paid Quarterly	<b>YES</b> Paid Quarterly	<b>YES</b> On balances \$1000 or more Paid Quarterly
Not Available	Not Available	Not Available	Not Available
<b>Yes</b>	Inquiry Only	Inquiry Only	Inquiry Only
Not Available	Not Available	Not Available	<b>FREE</b>
ATM only	No	No	<b>YES</b>

\* Must meet eligibility requirements for a Health Savings Account.

USE **ATMS**  **NATIONWIDE**

Look for these symbols





When it comes to Checking



**We Mean BUSINESS**

**3** great options for **Business Checking**

Ask any USLA Representative for details.