

# Personal Checking Chart

8 FREE Foreign ATM transactions per month\*

Free Checking	Personal Checking	Advantage Checking	Now Checking	Ambassador Club Checking	Jr. Executive Checking
<b>Minimum Opening Balance</b>					
100 + direct deposit	\$100	\$100	\$100	\$100	\$100
<b>Monthly Service Charge</b>					
Free	\$7.50	\$15.00	\$11.00	\$10.00	Free
<b>Balance Requirements to avoid monthly service charge</b>					
No minimum balance	No fee when a \$500 daily or \$750 average daily balance is maintained.	No fee when a combined deposit relationship of more than \$10,000 is maintained.	No fee when a \$750 daily or \$1,000 average daily balance is maintained.	No fee when a combined deposit relationship of more than \$1,000 is maintained.	No minimum Balance
<b>Interest Paid</b>					
No	No	Yes	Yes	Yes	No
<b>Free Specialty Checks</b>					
No	No	Yes	No	Yes	Yes
<b>MasterMoney Debit Card</b>					
Yes + 8 free foreign ATM withdrawals per month	Yes + 8 free foreign ATM withdrawals per month	Yes + Unlimited free foreign ATM withdrawals	Yes + 8 free foreign ATM withdrawals per month	Yes + 8 free foreign ATM withdrawals per month	Yes + 8 free foreign ATM withdrawals per month
<b>Free online banking, bill payment and e-statements</b>					
Yes	Yes	Yes	Yes	Yes	Yes
<b>Unlimited deposits and withdrawals</b>					
Yes	Yes- with \$500 daily or \$750 avg daily balance, otherwise it is \$.21 per check over 15	Yes	Yes	Yes	Yes
<b>Overdraft Protection</b>					
No	No	Yes, \$1,000 reserve line*	Yes	Yes	Yes
<b>Imaged Statements</b>					
Yes	Yes	Yes	Yes	Yes	Yes
<b>Account Features</b>					
		Free cashier's checks, money orders, travelers checks (does not include travelers checks for two)  Free financial analysis  *- Advantage customers receive <b>Unlimited FREE</b> foreign ATM withdrawals.		For customers over age 50  Free cashier's checks, money orders, travelers checks (does not include travelers checks for two)  Free notary service, photocopies and faxes  Free financial analysis, newsletter and special outings for members  \$10 discount on safe deposit boxes	Must show a valid student (high school or college) ID to open this account  Free seminars for college financial planning



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