

	Most Popular					
New Checking Suite	Unlimited Checking	Basically Awesome Checking	Market Investor Checking	Golden Plus Checking	Budget Draft Account	Student Checking
Account Description	YOU ASKED! We delivered! FREE-online bill pay, debit card, e-statements, and no minimum balance requirements!	No minimum balance requirements, no direct deposit required, FREE debit card, and many more services.	We want to WOW you with a higher than average dividend paying checking account that has the ability to have no fees and FREE services.	You have reached the age that you deserve additional perks. For our members age 55+	A separate bill paying account where the only withdrawals are from automatic debits you schedule for your mortgage, rent, auto, utilities, credit cards, etc. YOU PICK! AS MANY AS YOU NEED!	This is a brand new account and it is just for our younger members (age 13-17).
Minimum Opening Deposit	\$100	\$50	\$1,000	\$100	\$50	\$25
Ability to be FREE account	YES	NO	YES	YES	NO	YES
Earns Monthly Dividends	NO	NO	YES	YES	NO	NO
Minimum Account Balance	None	None	None	None	None	None
Electronic Deposit Required	Yes; \$500 minimum monthly deposit	No direct deposit requirements	Yes; \$1,000 minimum monthly deposit	Yes; \$400 minimum monthly deposit	Yes; \$400 minimum monthly deposit	No direct deposit requirements
Free Debit Card	Yes	Yes	Yes	Yes	No debit card access	YES
Online Bill Pay	FREE	\$5.95 per month if opt in	FREE	FREE	\$5.95 per month if opt in	\$5.95 per month if opt in
Duplicate Printed Checks	Discounted checks available	Discounted checks available	First box of Telcoe branded checks FREE; discounted checks available for purchase	1 box of Telcoe branded checks FREE per year. Additional checks at discounted price.	No checks available	Discounted checks available
Paper Statements <sup>1</sup>	\$3.00 per month	\$3.00 per month	\$3.00 per month	FREE	\$3.00 per month	\$3.00 per month
Other FREE Services	<ul style="list-style-type: none"> <li>eStatements</li> <li>Mobile Banking</li> <li>Online Banking</li> <li>Telephone Banking</li> <li>Text Banking</li> <li>Up to \$10 in ATM fee refunds each month just by having the account.</li> </ul>	<ul style="list-style-type: none"> <li>eStatements</li> <li>Mobile Banking</li> <li>Online Banking</li> <li>Telephone Banking</li> <li>Text Banking</li> </ul>	<ul style="list-style-type: none"> <li>eStatements</li> <li>Mobile Banking</li> <li>Online Banking</li> <li>Telephone Banking</li> <li>Text Banking</li> </ul>	<ul style="list-style-type: none"> <li>eStatements</li> <li>Mobile Banking</li> <li>Online Banking</li> <li>Telephone Banking</li> <li>Text Banking</li> </ul>	<ul style="list-style-type: none"> <li>eStatements</li> <li>Mobile Banking</li> <li>Online Banking</li> <li>Telephone Banking</li> <li>Text Banking</li> </ul>	<ul style="list-style-type: none"> <li>eStatements</li> <li>Mobile Banking</li> <li>Online Banking</li> <li>Telephone Banking</li> <li>Text Banking</li> </ul>
Monthly Service Fee <sup>2</sup>	\$6.00 per month	\$6.00 per month	\$6.00 per month	None	\$6.00 per month	None
How can the monthly fee be waived? <sup>2</sup>	YES! Each month you have \$500 or more in electronic deposits and 15 or more debit card purchases during the month, your fee will be waived.	Fee is assessed each month.	YES! Each month you have \$1,000 or more in electronic deposits and 15 or more debit card purchases during the month <u>OR your aggregate daily balance in your membership if \$10,000 or more your fee will be waived.</u>	N/A	YES! Each month you have an average daily balance of \$750 or more, you will not incur a monthly fee.	N/A

<sup>1</sup>Paper statement fee waived if the account is opted in for eStatements. Fee begins on 9-1-2019 for existing checking accounts.

<sup>2</sup>Unlimited Checking monthly fee will be waived when the account has over \$500 in electronic deposits and 15 or more debit card purchases during the month.

<sup>2</sup>Market Investor Checking monthly fee will be waived when the account has over \$1,000 in electronic deposits and 15 or more debit card purchases during the month. Fee will also be waived if the average aggregate membership account balance is \$10,000 or more during the month.

<sup>2</sup>Budget Draft Account monthly fee will be waived when the average daily balance is \$750 or more during the month.

As of 5-29-2019.

