

	Simply Checking (Personal)	Reward Checking (Not Available for Business Accounts)	Checking Plus (Personal)	Second Chance Checking	Simply Checking (Business)	Checking Plus (Business)
Minimum to Open	\$0	\$50	\$0	\$50	\$0	\$0
Minimum Balance Required	\$0	\$0	\$500 (to earn interest)	\$0	\$300	\$1000 (to earn interest)
Monthly Fee	\$0	\$0	\$0	\$10	\$3 (if balance drops below minimum balance)	\$0
On-Line Access	Free	Free (Required)	Free	Free	Free	Free
Bill Pay	Free	Free	Free	Free	Free	Free
Debit Card	Free	Free (Required to have 12 Debit Card Transactions Posted in Statement Cycle)	Free	Free	Free	Free
Interest Bearing	No	Tiered Rates (See "Other" section)	Yes	No	No	Yes
Free Checks	2 Boxes per year (With Direct Deposit)	No	1 Box per year (With Direct Deposit)	No	No	No
Statement Type	Electronic OR Paper	Electronic (Required)	Electronic OR Paper	Electronic OR Paper	Electronic OR Paper	Electronic OR Paper
Direct Deposit Required	No	Yes	No	No	No	No
ATM Transactions	FREE at UCU Machines 5 FREE Foreign (Other institution may charge surcharge)	FREE at UCU and Foreign (We will not charge) Surcharges at Foreign Machines will be rebated up to \$20/mo	FREE at UCU Machines 5 FREE Foreign (Other institution may charge surcharge)	FREE at UCU Machines 5 FREE Foreign (Other institution may charge surcharge)	FREE at UCU Machines 5 FREE Foreign (Other institution may charge surcharge)	FREE at UCU machines 5 FREE Foreign (Other institution may charge surcharge)
Other		Rate Structure: <u>Requirements Met:</u> Premium Rate Up to \$25,000 Reduced Rate Above \$25,000 <u>Requirements Not Met:</u> Nominal Rate on Entire Balance		As long as individual has no fraud on Chex Systems or UCU collections After 6 months in good standing, may move to another checking account		