



CHECKING ACCOUNT COMPARISON

For any stage of life, we have a checking account for you!

| Account Features | Loyalty | Regular | Opportunity | College | Teen | Non-Profit | Business |
|---|--|---|---|---|--|---|---|
| Required Minimum Daily Balance | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Free Online Banking | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Daily Transaction Limits | ATM \$500 Credit \$5,000 Debit \$2,000 | ATM \$500 Credit \$3,000 Debit \$1,500 | ATM \$500 Credit \$3,000 Debit \$1,500 | ATM \$500 Credit \$3,000 Debit \$1,500 | ATM \$500 Credit \$3,000 Debit \$1,500 | ATM \$500 Credit \$3,000 Debit \$1,500 | ATM \$500 Credit \$3,000 Debit \$1,500 |
| Minimum Opening Balance | \$0 | \$0 | \$50 | \$0 | \$0 | \$0 | \$0 |
| Monthly Service Fee | \$0 with direct deposit | \$5 if Daily Balance below \$500 | \$10 | \$0 | \$0 | \$0 | \$20 |
| Overdraft Privilege | up to \$500 with direct deposit | \$300 | N/A | N/A | N/A | N/A | \$500 |
| Bill Pay Limits | Electronic Transaction Max Per Item \$2,500 Pay an Individual Max Per Item \$1,000 Max \$/Day \$2,000 | Electronic Transaction Max Per Item \$2,500 Pay an Individual Max Per Item \$1,000 Max \$/Day \$2,000 | Electronic Transaction Max Per Item \$2,500 Pay an Individual Max Per Item \$1,000 Max \$/Day \$2,000 | Electronic Transaction Max Per Item \$2,500 Pay an Individual Max Per Item \$1,000 Max \$/Day \$2,000 | N/A | Electronic Transaction Max Per Item \$2,500 Pay an Individual Max Per Item \$1,000 Max \$/Day \$2,000 | Electronic Transaction Max Per Item \$2,500 Pay an Individual Max Per Item \$1,000 Max \$/Day \$2,000 |
| NCUA insured up to \$250k | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Mobile Deposit Limits* (Based on length of membership) | <div> New to 3 months \$1,000 daily limit with 5 items/day and up to \$2,500 total monthly </div> <div> 3 to 12 months \$2,000 daily limit with 5 items/day and up to \$5,000 total and 10 items monthly </div> <div> More than 12 months \$5,000 daily limit with 5 items/day and up to \$10,000 total and 10 items monthly </div> <div> <small>*Opportunity Checking not eligible for Mobile Deposit</small> </div> | | | | | | |
| Zelle User Limits** | <div> Service Limits Daily \$1,000 Weekly \$3,000 Monthly \$10,000 </div> <div> Transaction Count Limits Daily 3 Weekly 5 Monthly 20 </div> <div> <small>**Teen Checking, Non-Profit and Business accounts not eligible for Zelle</small> </div> | | | | | | |

Federally insured by NCUA.