

Checking Account Comparison Table

Account	Free Checking	Money Market	Golden Age
Recommended if you want...	A convenient easy to access checking account	A checking account that offers a higher interest rate	A checking account with special benefits
Minimum opening balance	\$150	\$2,000	\$150
Minimum Balance	\$0	\$2,000	\$0
Interest Rate	*Variable rate *Dividends paid quarterly on balances of \$500 or more	*Variable Rate Dividends paid quarterly	*Variable Rate *Dividends paid quarterly on balances of \$500 or more
Qualifications	Must have a savings account	Must have a savings account	Must be 60 years of age or older
Withdrawals	Unlimited withdrawals and transfers	Allowed 6 withdrawals or transfers per month	Unlimited withdrawals and transfers
Direct Deposit Available	Yes	Yes	Yes
Monthly Service Fee	None	\$5 fee if balance is below \$2000	None
Free Visa Check Card	Yes	No	Yes
Free Online Banking	Yes	Yes	Yes
Alert Types Available	*Balance Alert *Check Alert *Transaction Alert *Loan Payment Alert	*Balance Alert *Check Alert *Transaction Alert *Loan Payment Alert	*Balance Alert *Check Alert *Transaction Alert *Loan Payment Alert
Free E-Statements	Yes	Yes	Yes
Free Online Bill Pay	Yes, Bill Pay transactions are unlimited	No	Yes, Bill Pay transactions are unlimited
Federally Insured	Yes	Yes	Yes
Additional Benefits	*Overdraft protection**		*2 free boxes of checks per year *Free checking account printouts *Free faxing service *Overdraft protection**

**To qualified members