



Checking Accounts Comparison Matrix

Type of Account:	Freedom Checking	E-Account	Student Reward <i>(Students under 23)</i>	Senior Reward <i>(50+ age to open)</i>	Basic Club Reward	Double Club Reward	Family Club Reward	Bronze Reward	Silver Reward	Gold Reward (NOW Acct)	VIP Reward (MMDA)
Opening Deposit Required:	\$100	\$100	\$50	\$100	\$100	\$100	\$100	\$50	\$100	\$1,000	\$2,500
Minimum Balance Fee:	-	-	At age 24 and above: Above \$300 Avg. Daily Balance – No Charge Under \$300 - \$8 per statement cycle	-	-	-	-	-	\$300 & over – No Charge \$150 - \$299.99 - \$6 per month Below \$150 - \$10 per month	\$1,000 & over – No charge Below \$1,000 - \$15 per month	\$2,500 & Over – No charge Below \$2,500 - \$15 per month
Transaction Limitations:	Unlimited	Unlimited	15 debits per statement cycle <i>(ATM transactions not counted)</i>	Unlimited	Unlimited	Unlimited	Unlimited	20 checks per statement cycle	Unlimited	Unlimited	Limited*
Excess Item Charge:	-	-	\$1 per item	-	-	-	-	\$0.50 per item	-	-	\$5 per item
Maintenance Fee:	-	-	-	-	\$9	\$10	\$12	\$3	-	-	-
Interest Paid:	No	No	No	Yes Compounded and credited monthly.	No	No	No	No	No	Yes Compounded and credited monthly.	Yes Compounded and credited monthly.
eStatements:	Free	Required	Free	Free	Free	Free	Free	Free	Free	Free	Free

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Notable Features:	-	-	-	No fee for Stop Payments. 25% discount on Personal Storage Box rentals. Automatic enrollment into the Pretty Big Kids Club.	\$10,000 Accidental Death Dismemberment Insurance	\$20,000 Accidental Death Dismemberment Insurance	\$20,000 & \$2,500 Accidental Death Dismemberment Insurance	-	Discount on Personal Storage Locker/Safety Deposit Box Rental	Discount on consumer and Home Equity loans. Free Cashier Checks.	Discount on consumer and Home Equity loans. Free Cashiers Checks.
First Oder of Checks:	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
Free Checks:	No	No	No	Yes (one style)	Yes (one style)	Yes (one style)	Yes (one style)	No	No	No	No
Free Standard Traveler's Checks:	Yes	No	No	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes

The following services are **FREE** with each account.

- 24 HR Phone Access (FreedomLine24)
- Internet Banking
- Bill Pay
- Visa Check Card (with approval)
- Check Imaging
- Notary Service

* 6 transactions from your account each statement cycle. Transfers and withdrawals made in person, by messenger, by mail or ATM are unlimited.