

FEATURES OF THE ACCOUNTS

PREFERRED CHECKING

ADVANTAGE CHECKING

Free Online Bill Pay	√ (unlimited transactions)	√ (unlimited transactions)
Free Checks*	50 free	√ (unlimited free checks)
Free Online Banking	√	√
Access to 57,000 surcharge-free ATMs & 2,600 Shared Branching locations	√	√
No maximum transaction fees	√	√
Interest bearing account on average daily balance	√ (1.00% APY on all balances)***	√ (5.05% APY on avg. daily balances of \$7,500 or less; 1.25% APY on portions over \$7,500)***
Overdraft Protection from Savings**	√	√
Courtesy Pay Service (overdraft protection up to \$750 offered to members in good standing)	√	√
MAP, a free telephone banking system offering 24-hour account access	√	√
Loan Rate Discount of .25% on Vehicle or Fixed-Rate Home Equity Loan	√ (with direct deposit)	√
Up to \$25.00 annual ATM surcharge rebate		√ (with e-Statements and Bill Pay)

REQUIREMENTS OF THE ACCOUNTS

Minimum signature-based debit transactions/month	none	√ (10 per month)
Minimum average daily balance	√ (\$250 avg. daily balance)	√ (\$750 avg. daily balance)
Direct Deposit	none	√

Fees: Overdraft fee - \$5.00 per occurrence (first one is free); Account inactive fee - \$5.00; Low signature-based transaction fee - \$7.00; Fall below minimum balance fee - \$7.00; No Direct Deposit fee - \$9.00; NSF and Courtesy Pay charge - \$25.00 per occurrence. (Note: Fees listed are directly related to these checking account types. Please refer to FNCU's fee schedule for other types of possible charges.)

* Free checks are restricted to certain types of styles. Please contact FNCU for more details. ** One free per month. *** Rates subject to change.