

Account Name	Free Choice Checking	Premium Choice Checking	eChoice Checking
It's Right For You If:	You want a simple, no hassle checking account.	You carry a higher balance and want to earn dividends.	You bank online or by phone and don't rely on branch visits.
Account Highlights	No minimum balance required. No hidden fees.	Competitive dividends and low minimum balance requirements. No per check fee.	No minimum balance required. No fees for transaction at foreign ATMs. A \$3 monthly REWARD ¹ (must meet criteria). \$5 discount on check reorders.
Automatic transfer from Savings to cover overdrafts.	Yes	Yes	Yes
Free e-Statements	Yes	Yes	Yes
ATM Transactions at Foreign ATM's without FedChoice Fee	Five per month	Five per month	Unlimited
Free Debit/Credit POS Purchases ³	Yes	Yes	Yes
Unlimited Account Access	Yes	Yes	Yes
Unlimited Check Writing	Yes	Yes	Yes
First 50 Checks Free	Yes	Yes	Yes
Free Loan by Phone Applications	Yes	Yes	Yes
Visa Check Card	Yes	Yes	Yes
Free Notary Service	Yes	Yes	Yes
Personal Line-of-Credit and Overdraft Protection ⁴	Yes	Yes	Yes
Dividend Earning	No	Yes ⁵	No
Minimum Balance Requirement	No	Yes-\$500 Daily Minimum Balance Required	No
Direct Deposit Required	No	No	No

¹e-Checking account criteria: Electronic transactions only for deposits and withdrawals via ATMs, VISA check card, FedChoice FoneTeller, FedChoice Online, Billpayer Service and mail (no branch visits). If the account criteria is not met, the account does not receive the \$3.00 and incurs a \$10.00 fee for that month.

²Up to 15 transactions are free each month, thereafter a \$0.35 fee will be charged for each bill paid.

³Members may use the cash back option where available as a free way to get cash.

⁴Members must apply separately for the Instant Access Line-of-Credit and Overdraft Protection.

⁵With \$1,500 minimum balance.