



Checking Account Comparison				
Features	Rewards	Payback	Mega Interest	Fresh Start
Visa Check Card	← Free →			
Home Banking	← Free →			
Online Bill Pay	← Free →			
Online Check Images	← Free →			
PCU/CU Here ATMs	← Free →			
Mobile App	← Free →			
Overdraft Protection	← Yes →			
Minimum Balance	← None →			
Mobile Deposits	Yes	Yes	Yes	No
Non-PCU ATMs	Free	Free	\$1 ¹	\$1 ¹
ATM Surcharge Rebates	Yes ²	Yes ³	No	No
10¢ Check Card Rebates	No	Yes ⁷	No	No
Earns Interest	Yes ⁸	No	Yes	No
Courtesy Pay	Yes ⁵	Yes ⁵	Yes ⁵	No
Monthly Fee	No	No	No	\$10/\$15 ⁴
Direct Deposit Required	Yes ⁶	Yes ⁶	No	No ⁶

1. Per transaction.
2. Rebate any non-Prestige ATM surcharge up to \$5 with a maximum of 6 transactions per month. Refunds are made at month end.
3. Automatically rebate any non-Prestige ATM surcharge up to \$10 with a maximum of 10 transactions per month.
4. \$10 per month with direct deposit (see #6 for deposit requirements), \$15 per month without direct deposit.
5. Must Qualify. Account must be open for at least 60 days. A \$33 fee will be charged per paid item.
6. Minimum \$400 direct deposit must be made at least monthly. First direct deposit must be made within 60 days of opening the account.
7. 10¢ rebate for each signature based transactions over \$0.99 paid at end of month. Must select "credit" option on all transactions, do not enter PIN.
8. Earns high Annual Percentage Yield on balances up to \$15,000.00, see [Rate and Fee Schedule](#) for A.P.Y. if terms not met or for balances above \$15,000.00.

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