

# Which Bank Checking Account Best Suits Your Needs?

	<b>Reward Checking</b>	<b>Mutual Club Plus</b>	<b>Traditions</b>	<b>Basic</b>	<b>Free</b>
Minimum Opening Deposit	Only \$50	Only \$50	Only \$50	Only \$50	Only \$50
Service Fee	None	None	Non-qualifying fee \$8	\$5 per month	None
Minimum Balance to Avoid Service Fee	None	None	Aggregate balance of \$5,000	None	None
Membership Dues	None	\$5 per month	None	None	None
Interest-Bearing	Yes	Yes	Yes	No	No
Requirements*	1) 12 check card point of sale transactions post and settle per qualifying cycle 2) One automatic payment or direct deposit post and settle per qualifying cycle 3) Enroll & confirm eStatements	None	Ages 50 and up	None	Enroll in and confirm eStatements
Unlimited Check Writing	Yes	Yes	Yes	Yes	Yes
Free Checks	No	Free Special Member Checks	One order per year	No	No
Apply for a Free Visa Check Card	Yes	Yes	Yes	Yes	Yes
Check Card Cash Withdrawals	24 Hour ATM and Point of Sale Locations	24 Hour ATM and Point of Sale Locations	24 Hour ATM and Point of Sale Locations	24 Hour ATM and Point of Sale Locations	24 Hour ATM and Point of Sale Locations
Free Online Banking, Mobile Banking**, Bill Pay, Telephone Banking	Yes	Yes	Yes	Yes	Yes

Certain terms and conditions may apply and will be explained to you at account opening. All service fees are subject to change at anytime. Fees could reduce the earnings on the account.

\*Please visit [us](#) or call or stop in to your local branch for complete terms and conditions, including any applicable account requirements.

\*\*Message and data rates may apply.

