

# Checking Comparison Chart



A Division of Northern Credit Union

|                                                 | Monthly Maintenance Fee                        | Required Minimum Balance To Open | Minimum Account Balance | Rewards and Dividends                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Monthly Rewards Qualifications                                                                                                                                                                                                                                                     |
|-------------------------------------------------|------------------------------------------------|----------------------------------|-------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Northern Credit Union</b>                    |                                                |                                  |                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                    |
| <a href="#"><u>NEXT eChecking</u></a>           | \$0                                            | \$5*                             | \$0                     | <ul style="list-style-type: none"> <li>Reward Choice 1: CASHBACK<br/>Get \$0.10 cashback for every debit card purchase (physical or digital) over \$5, up to \$10 per month</li> <li>Reward Choice 2: ATM FEE REFUNDS<br/>ATM fees refunded, up to \$10 per month</li> </ul>                                                                                                                                                                                                            | <ul style="list-style-type: none"> <li>Enrolled in eStatements and Online Banking</li> <li>Make one ACH Payment or deposit</li> <li>Have a Northern Credit Union debit card</li> <li>Make at least \$500 in debit card purchases to earn ATM fee refunds*</li> </ul>               |
| <a href="#"><u>Premium Rewards Checking</u></a> | \$0                                            | \$5*                             | \$0                     | <ul style="list-style-type: none"> <li>2.25% APY on balances up to \$35,000;</li> <li>1.61% - 2.25% APY on balances \$35,000.01 - \$50,000</li> <li>0.10% - 1.60% APY on balances of \$50,000.01+</li> </ul>                                                                                                                                                                                                                                                                            | <ul style="list-style-type: none"> <li>Make one ACH Payment or deposit</li> <li>Enrolled in eStatements and Online Banking</li> <li>Maintain an average daily balance of \$10,000 or more</li> <li>Have a Northern Credit Union debit card</li> </ul>                              |
| <a href="#"><u>Choice Rewards Checking</u></a>  | \$0                                            | \$5*                             | \$0                     | <ul style="list-style-type: none"> <li>Reward Choice 1: CASHBACK<br/>Get \$0.15 cashback for every debit card purchase (physical or digital) over \$5, up to \$15 per month</li> <li>Reward Choice 2: ATM FEE REFUNDS &amp; DIVIDENDS<br/>ATM fees refunded, up to \$15 per month and earn dividends</li> <li>0.26% APY on balances up to \$15,000;</li> <li>0.15% - 0.26% APY on balances \$15,000.01 - \$50,000.00;</li> <li>0.10% - 0.15% APY on balances of \$50,000.00+</li> </ul> | <ul style="list-style-type: none"> <li>Enrolled in eStatements and Online Banking</li> <li>Make one ACH Payment or deposit</li> <li>Have a Northern Credit Union debit card</li> <li>Make at least \$500 in debit card purchases to earn ATM fee refunds and dividends*</li> </ul> |
| <b>Countryside CU</b>                           |                                                |                                  |                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                    |
| Money Market "Like" Checking                    | \$0                                            | \$5*                             | \$0                     | <ul style="list-style-type: none"> <li>0.05% APY on balances up from \$5,000 - \$24,999.99;</li> <li>0.15% APY on balances from \$25,500 - \$49,999.99;</li> <li>0.25% APY on balances \$50,000+</li> </ul>                                                                                                                                                                                                                                                                             | <ul style="list-style-type: none"> <li>Must have a balance of \$5,000 or more to earn dividends</li> </ul>                                                                                                                                                                         |
| Share Draft Account                             | \$0                                            | \$5*                             | \$0                     | -                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | -                                                                                                                                                                                                                                                                                  |
| <b>AmeriCU</b>                                  |                                                |                                  |                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                    |
| <a href="#"><u>Freedom Checking</u></a>         | \$0                                            | \$0.01                           | \$0                     | -                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | -                                                                                                                                                                                                                                                                                  |
| <a href="#"><u>Performance Checking</u></a>     | \$5<br>(waived if balance is \$1,000 or more)  | \$0.01                           | \$0                     | <ul style="list-style-type: none"> <li>0.01% APY on balances \$2,500+</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"> <li>Must have a balance of \$2,500 or more to earn dividends</li> </ul>                                                                                                                                                                         |
| <a href="#"><u>Prestigious Checking</u></a>     | \$10<br>(waived if balance is \$5,000 or more) | \$0.01                           | \$0                     | <ul style="list-style-type: none"> <li>0.03% APY on balances up from \$5,000 - \$9999.99;</li> <li>0.10% APY on balances from \$10,000 - \$24,999.99;</li> <li>0.15% APY on balances \$25,000+</li> </ul>                                                                                                                                                                                                                                                                               | <ul style="list-style-type: none"> <li>Must have a balance of \$5,000 or more to earn dividends</li> </ul>                                                                                                                                                                         |
| <a href="#"><u>Privileged Checking</u></a>      | \$0                                            | \$0.01                           | \$0                     | <ul style="list-style-type: none"> <li>0.10% APY on balances \$500+</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                          | <ul style="list-style-type: none"> <li>Must have a balance of \$500 or more to earn dividends</li> <li>Must be age 50+ to take advantage</li> </ul>                                                                                                                                |
| <a href="#"><u>IQ Checking</u></a>              | \$0                                            | \$0.01                           | \$0                     | -                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <ul style="list-style-type: none"> <li>Must be age 18-25 to take advantage of IQ Checking</li> <li>Once member turns 26, IQ Checking will automatically change to Freedom Checking</li> </ul>                                                                                      |
| <a href="#"><u>FLEX Account</u></a>             | \$0                                            | \$0.01                           | \$0                     | <ul style="list-style-type: none"> <li>Up to \$10 in ATM rebates per month</li> <li>Share Certificate Rate Enhancement of +0.05%</li> <li>Loan Rate Discount of -0.10%</li> <li>Mortgage &amp; Closed End Home Equity Loan Rate Discount of -0.05%</li> </ul>                                                                                                                                                                                                                           | <ul style="list-style-type: none"> <li>Requires Savings, Checking, Direct Deposit, Online Banking, eStatements, and active VISA® Debit Card</li> </ul>                                                                                                                             |

\*Minimum \$5 deposit required to open and hold membership with NCU. \*\* This information is valid as of 06/01/2023 and is subject to change. For more information visit websites directly. Federally Insured by NCUA. Equal Housing Opportunity.

|                                               | Monthly Maintenance Fee                                     | Required Minimum Balance To Open | Minimum Account Balance | Rewards and Dividends                                                                                                                                                                              | Monthly Rewards Requirements                                                                                                                                                                                                                                                                                                                                   |
|-----------------------------------------------|-------------------------------------------------------------|----------------------------------|-------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>AmeriCU Continued</b>                      |                                                             |                                  |                         |                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                |
| <a href="#">Fresh Start Checking</a>          | \$9.95 without direct deposit or \$7.95 with direct deposit | \$0.01                           | \$0                     | -                                                                                                                                                                                                  | -                                                                                                                                                                                                                                                                                                                                                              |
| <b>Chase Bank</b>                             |                                                             |                                  |                         |                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                |
| <a href="#">Chase Total Checking</a>          | \$12<br>(Waived if one of the monthly requirements is met)  | \$0                              | \$0                     | -                                                                                                                                                                                                  | -                                                                                                                                                                                                                                                                                                                                                              |
| <a href="#">Chase Secure Banking</a>          | \$4.95                                                      | \$0                              | \$0                     | -                                                                                                                                                                                                  | -                                                                                                                                                                                                                                                                                                                                                              |
| <a href="#">Chase Premier Plus Checking</a>   | \$25<br>(Waived if one of the monthly requirements is met)  | \$0                              | \$0                     | • 0.01% APY on balances                                                                                                                                                                            | -                                                                                                                                                                                                                                                                                                                                                              |
| <a href="#">Chase First Banking</a>           | \$0                                                         | \$0                              | \$0                     | -                                                                                                                                                                                                  | <ul style="list-style-type: none"> <li>• Must be age 6-17</li> <li>• The parent/guardian must have an online profile and one of these accounts: Chase Secure Checking, Chase Total Checking, Chase Premier Plus Checking, Chase Sapphire Checking or a Chase Private Client Checking account.</li> </ul>                                                       |
| <a href="#">Chase High School Checking</a>    | \$0                                                         | \$0                              | \$0                     | -                                                                                                                                                                                                  | <ul style="list-style-type: none"> <li>• For students 13 to 17 years old at account opening with their parent/guardian as a co-owner and the account must be linked to the parent/guardian's personal checking account. Linked accounts exclude Chase High School Checking, Chase College Checking, Chase Secure Checking and Chase First Checking.</li> </ul> |
| <a href="#">Chase College Checking</a>        | \$6<br>(Waived if one of the monthly requirements is met)   | \$0                              | \$0                     | • \$100 cashback for new members until 1/25/2023                                                                                                                                                   | <ul style="list-style-type: none"> <li>• For college students 17 to 24 years old at account opening with proof of student status.</li> <li>• Must open account online or with a coupon in a branch</li> <li>• Must complete 10 qualifying transactions within 60 days of enrollment</li> </ul>                                                                 |
| <a href="#">Chase Sapphire Banking</a>        | \$25<br>(Waived if one of the monthly requirements is met)  | \$0                              | \$0                     | <ul style="list-style-type: none"> <li>• No ATM fees worldwide</li> <li>• 0.01% APY on balances</li> </ul>                                                                                         | -                                                                                                                                                                                                                                                                                                                                                              |
| <a href="#">Chase Private Client Checking</a> | \$35<br>(Waived if one of the monthly requirements is met)  | \$0                              | \$0                     | <ul style="list-style-type: none"> <li>• No ATM fees worldwide</li> <li>• 0.01% APY on balances</li> <li>• No fees on first 4 overdrafts during current and prior 12 statement periods.</li> </ul> | -                                                                                                                                                                                                                                                                                                                                                              |
| <b>Community Bank</b>                         |                                                             |                                  |                         |                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                |
| <a href="#">Carefree Checking</a>             | \$0                                                         | \$50                             | \$0                     | • Free thank you gift card for opening account                                                                                                                                                     | -                                                                                                                                                                                                                                                                                                                                                              |
| <a href="#">50 &amp; Better Interest</a>      | \$0                                                         | \$50                             | \$0                     | <ul style="list-style-type: none"> <li>• 0.01% APY on balances</li> <li>• Free thank you gift card for opening account</li> </ul>                                                                  | <ul style="list-style-type: none"> <li>• Must be age 50+</li> <li>• Have eStatements (paper statements are \$2/month)</li> <li>• Have Online Banking</li> </ul>                                                                                                                                                                                                |
| <a href="#">Direct Interest</a>               | \$0                                                         | \$50                             | \$0                     | <ul style="list-style-type: none"> <li>• 0.01% APY on balances</li> <li>• Free thank you gift card for opening account</li> </ul>                                                                  | <ul style="list-style-type: none"> <li>• Have eStatements (paper statements are \$2/month)</li> <li>• Have Online Banking</li> </ul>                                                                                                                                                                                                                           |
| <a href="#">Premium Interest</a>              | \$8<br>(Waived with \$1,500+ monthly balance)               | \$1,500                          | \$0                     | <ul style="list-style-type: none"> <li>• 0.02% APY on balances \$1,500+</li> <li>• Free thank you gift card for opening account</li> </ul>                                                         | <ul style="list-style-type: none"> <li>• Have eStatements (paper statements are \$2/month)</li> <li>• Have Online Banking</li> </ul>                                                                                                                                                                                                                           |

\*Minimum \$5 deposit required to open and hold membership with NCU. \*\* This information is valid as of 06/01/2023 and is subject to change. For more information visit websites directly. Federally Insured by NCUA. Equal Housing Opportunity.

|                                    | Monthly Maintenance Fee                       | Required Minimum Balance To Open | Minimum Account Balance | Rewards and Dividends                                                           | Monthly Rewards Requirements                                                                                                                                                                                                         |
|------------------------------------|-----------------------------------------------|----------------------------------|-------------------------|---------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Empower FCU</b>                 |                                               |                                  |                         |                                                                                 |                                                                                                                                                                                                                                      |
| <a href="#">Checking Account</a>   | \$0                                           | \$1                              | \$0                     | • 10 Free transactions per month at non-Empower-owned ATMs                      | -                                                                                                                                                                                                                                    |
| <b>SFCU</b>                        |                                               |                                  |                         |                                                                                 |                                                                                                                                                                                                                                      |
| <a href="#">Checking Account</a>   | \$0                                           | \$5                              | \$0                     | -                                                                               | -                                                                                                                                                                                                                                    |
| <a href="#">Dividend Checking</a>  | \$2<br>(Wavier with \$2,500+ monthly balance) | \$2,500                          | \$0                     | • 0.10% APY on balances \$2,500+                                                | • Must have an average daily balance of \$2,500 to earn interest                                                                                                                                                                     |
| <a href="#">Gold Checking</a>      | \$0                                           | \$10,000                         | \$0                     | • 2.02% APY on balances \$0 - \$10,000;<br>• 0.10% APY on balances \$10,000.01+ | • Must maintain an average daily balance of \$10,000<br>• Must post and clear 15 debit card purchases<br>• Must post at least \$2,500 in direct deposit(s) of salary, pension, or government benefits<br>• Must receive eStatements  |
| <a href="#">Platinum Checking</a>  | \$0                                           | \$100,000                        | \$0                     | • 3.04% APY on balances \$0 - \$10,000;<br>• 0.10% APY on balances \$10,000.01+ | • Must maintain an average daily balance of \$100,000<br>• Must post and clear 15 debit card purchases<br>• Must post at least \$2,500 in direct deposit(s) of salary, pension, or government benefits<br>• Must receive eStatements |
| <b>Visions FCU</b>                 |                                               |                                  |                         |                                                                                 |                                                                                                                                                                                                                                      |
| <a href="#">Flex Checking</a>      | \$0                                           | \$1                              | \$0                     | -                                                                               | -                                                                                                                                                                                                                                    |
| <a href="#">Flex Checking Plus</a> | \$8<br>(Wavier with \$1,000+ monthly balance) | \$1                              | \$0                     | • 0.10% APY on balances                                                         | -                                                                                                                                                                                                                                    |

\*Minimum \$5 deposit required to open and hold membership with NCU. \*\* This information is valid as of 06/01/2023 and is subject to change. For more information visit websites directly. Federally Insured by NCUA. Equal Housing Opportunity.