

## FEATURES OF THE ACCOUNTS

Free Online Bill Pay

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

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

Up to \$25.00 annual ATM surcharge rebate

## PREFERRED CHECKING

√ (unlimited transactions)

50 free

√

√

√

√ (0.25% APY on avg. daily balances of \$250 or more)\*\*\*

√

√

√

√ (with direct deposit)

## ADVANTAGE CHECKING

√ (unlimited transactions)

√ (unlimited free checks)

√

√

√

√ (4.00% APY on avg. daily balances of \$7,500 or less; 0.20% APY on portions over \$7,500)\*\*\*

√

√

√

√

√ (with e-Statements and Bill Pay)

## REQUIREMENTS OF THE ACCOUNTS

Minimum signature-based debit transactions/month

Minimum average daily balance

Direct Deposit

none

√ (\$250 avg. daily balance)

none

√ (10 per month)

√ (\$750 avg. daily balance)

√

Rates subject to change. 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 in Advantage Checking 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. You must maintain the minimum average daily balance requirement of the account to obtain the disclosed APY.