

## **Comparison Overview | Consumer Checking**

Effective September 1st, 2021

Product Comparison	Personal Checking	Preferred Checking
Minimum Opening Deposit	\$0	\$0
Monthly Maintenance Fee	\$0	\$25
Min Avg Daily Balance to Avoid Monthly Fee	\$0	\$25,000
Min Balance to Obtain APY	\$0	\$25,000
Current APY	0.00%	0.05%

Key Benefits	Basic Checking	Preferred Checking
ACHs, Wires, Bill Pay, Transfers	<b>✓</b>	<b>~</b>
Debit Card (Digital Wallets; Apple, Google, Samsung Pay)	<b>✓</b>	<b>✓</b>
Mobile Wallet & Debit Card Controls (travel notices, blocks, alerts)	<b>✓</b>	<b>~</b>
Check Books	<b>✓</b>	<b>✓</b>
Cashier's Checks	<b>✓</b>	<b>~</b>
QuickBooks® Web Connect Integration	<b>✓</b>	<b>✓</b>
Mobile Deposit Capture	<b>✓</b>	<b>~</b>
Business Mobile Deposit Capture	<b>✓</b>	<b>✓</b>
ATM Access (any ATM nationwide)	<b>✓</b>	<b>~</b>
ATM Reimbursement (\$15 monthly credit)		<b>✓</b>
Overdraft Services		<b>~</b>
Link Sub Accounts		<b>✓</b>
Remote Deposit Check Scanners (single- and multi-feed)		<b>~</b>
Access to MMDA & Savings Sweep Accounts		<b>~</b>

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