



Service	Smart Start Checking	Campus Checking	Fresh Start Checking	Everyday Checking	Advantage Checking	Golden Advantage Checking
<b>Eligibility Requirement</b>	14-18 years of age with parent or guardian	18-25 year of	Member's with current/past ChexSystems	Everyone	Member's looking to earn interest	Member 50 and older
<b>Minimum Opening Deposit</b>	\$25.00 or Direct Deposit	\$25.00 or Direct Deposit	\$50.00 or Direct Deposit	\$50.00 or Direct Deposit	\$200.00 or Direct Deposit	\$100.00 or Direct Deposit
<b>Minimum Balance Requirement</b>	None	None	None	None	\$200.00	None
<b>Monthly Service Fee</b>	None	None	\$15.00	None	\$10.00 if minimum not met	None
<b>Interest Paid</b>					✓	✓
<b>Monthly Statements</b>	Free Online Free Mailed	Free Online or \$ 3.00 for Paper	Free Online or \$ 3.00 for Paper	Free Online or \$ 3.00 for Paper	Free Online or \$ 3.00 for Paper	Free Online Free Mailed
<b>Free Check Orders*</b>	First Box	First Box	First Box	First Box	First Box	First Box
<b>Free Online Banking, &amp; 24 Hr. Audio Teller</b>	✓	✓	✓	✓	✓	✓
<b>Instant Issue VISA Debit Card</b>	✓	✓	✓	✓	✓	✓
<b>Nationwide CO-OP &amp; AllPoint Network ATM Access</b>	✓	✓	✓	✓	✓	✓
<b>Non-CO-OP or AllPoint Network ATM Fees</b>		Up to \$5.00 Monthly			Up to \$3.00 Monthly	Up to \$3.00 Monthly
<b>Safe Deposit Box Rental</b>					10% Annual Discount	20% Annual Discount
<b>Free Money Order &amp;/Or Official Check*****</b>						✓

\*Free check is for CCU Logo Check Stock