



E-Central Credit Union

Choose the checking account that works for you.

| | E-FREE | PREMIUM VALUE | CLASSIC | E-BUILDER* |
|---|---|---|--------------------------------------|--|
| DESCRIPTION | A Checking Account That's Free from a Monthly Service Fee | A Checking Account That Pays and Protects You | Our Standard Checking Account | A New Start for Those Who Have a ChexSystems History |
| MONTHLY SERVICE CHARGE | FREE | NONE | \$5.00 | \$10.00 |
| MINIMUM BALANCE | NONE | \$500 \$5 BELOW MINI. BAL. FEE | NONE | REQUIRES \$200 PLEDGE AMOUNT |
| DIVIDEND EARNING | No | YES | No | No |
| OVERDRAFT PROTECTION | YES | YES 3 FREE TRANSACTIONS PER MONTH | YES 3 FREE TRANSACTIONS PER MONTH | YES 3 FREE TRANSACTIONS PER MONTH |
| # OF FREE ATMS | 25,000 NATIONWIDE | 25,000 NATIONWIDE | 25,000 NATIONWIDE | 25,000 NATIONWIDE |
| COURTESY PAY PRIVILEGES | YES | YES | YES | YES |
| FIRST BOX OF CHECKS | FREE | FREE | FREE | FREE |
| ATM/VISA DEBIT CARD | FREE | FREE | FREE | FREE |
| INTERNET BANKING | FREE | FREE | FREE | FREE |
| INTERNET BILL PAY | FREE | FREE | FREE | FREE |
| INTERNET CHECK VIEWING | FREE | FREE | FREE | FREE |
| E-STATEMENTS | FREE | FREE | FREE | FREE |
| TELLER-PHONE | FREE | FREE | FREE | FREE |
| POINT-OF-SALE TRANSACTIONS | FREE | FREE | FREE | FREE |
| # OF FREE ATM TRANSACTIONS (UNIVERSAL) | 5 PER MONTH+ | 5 PER MONTH+ | 5 PER MONTH+ | 5 PER MONTH+ |
| TELLER ACCESS | UNLIMITED | UNLIMITED | UNLIMITED | UNLIMITED |
| CHECK WRITING PRIVILIGES | UNLIMITED | UNLIMITED | UNLIMITED | UNLIMITED |
| AUTO LOAN DISCOUNT | YES | YES | YES | YES |

*Other restrictions may apply. ** APY = Annual Percentage Yield. + A \$1.00 fee will be assessed for each additional ATM withdrawal after the first 5, per month.

