



	Free Student Checking
Monthly Service Charge	\$0
Minimum Balance to Open	\$25
Minimum Balance Required	\$0
Free Visa® Check Card ¹	✓
Free FraudWatch Plus® Protection	✓
Free Online Banking ²	✓
-Bill Pay	✓
-Mobile App ²	✓
-Mobile Check Deposit ²	✓
-eStatements w/ Check Images	✓
-eAlerts ³	✓
Courtesy Pay Overdraft Protection ⁴	\$400 Limit*
Optional Services:	
Paper Statement	\$3.95 per month
FāvCard (Customized Debit Card)	\$5.95 per card
FāvCard (Choose from our Library)	\$1.95 per card

¹Overdraft and Non-sufficient fund fees may apply.

²Internet carrier fees may apply. Check with your carrier.

³Wireless carrier rates may apply. Check with your carrier.

⁴Courtesy Pay Overdraft Protection charges \$29.50 per item overdrawn. *Effective July 1, 2016, Courtesy Pay Overdraft Protection will charge \$32.50 per item overdrawn.* The fee may be imposed for covering overdrafts created by check, in-person withdrawal, ATM withdrawal or other electronic means. ATM and everyday debit card transactions will be covered only if prior authorization is on file with the bank. Negative balances must be made current within 30 days, but will be subject to a \$3.00 per day fee beginning the 3rd day the account is negative. Overdrafts are paid at the sole discretion of the bank. Overdrafts may not be paid if your account is not in good standing.

**Effective July 1, 2016, Courtesy Pay Overdraft Protection on the Free Student Checking accounts will have an \$800 limit.*