

Benefits	Free Checking	Premium Checking	Benefits Plus Checking
Minimum Required to Open	\$0	\$0	\$0
Monthly Service Charge / Membership Dues	\$0	Free with minimum balance ¹	\$6.00 Benefits Plus Membership dues
Minimum Balance Required to Avoid Service Charge	None	\$15,000 aggregate minimum average daily savings and loan balances (excluding 1st Trust Deed loans)	None
ATM Access ²	Free ATM Access within CO-OP Network	Free ATM Access within CO-OP Network	Free ATM Access within CO-OP Network
Visa Check Card with ATM Access ³	Available	Available	Available
Point-of-Sale and Merchant Transactions	Free	Free	Free
Direct Deposit/Payroll Deduction/ACH	Available	Available	Available
Expressline 24-hour banking by phone	Free	Free	Free
Overdraft Protection ³	Line-of-Credit ³	Line-of-Credit ³	Line-of-Credit ³
Courtesy Pay Service ⁴	Available	Available	Available
In-Branch Transactions (teller fees)	Free	Free	Free
Earns Dividends	No	Yes	Yes
Rate bump-up option (upon request)	No	0.25% rate bump-up option on non-promotional Term Certificates	No
Check Orders	Price Varies	Price Varies	Free (Basic Style)
Fee Calculation Method	n/a	Average daily balance	n/a
Dividend Calculation Method	n/a	Average daily balance	Average daily balance
Minimum Balance to Earn Dividends	n/a	No minimum required	No minimum required
Preferred Rate on Auto and Signature Loans with Automatic Payments from Fiscal Checking	Yes	Yes	Yes
Fiscal Connect Online Banking	Free	Free	Free
Online Bill Payment	Free	Free	Free
Free Cashier's Checks ⁵	No	Yes	Yes
Waiver of \$2 Low Savings Balance Fee	No	Yes	Yes
Annual Bill Payment Activity CD	\$25 upon request	Free upon request	\$25 upon request
Cash Rebates	—	—	Available
Full Service Travel Discounts	—	—	Available
Credit Card Registration & Protection	—	—	Available
Identity Theft Shield Protection	—	—	Available
Student Grant Locator	—	—	Available
Comprehensive Dental Coverage	—	—	Available
Movie Ticket Discounts	—	—	Available
Health Services Savings	—	—	Available
24-Hour Emergency Road Service Discounts	—	—	Available
Discounted Gift Cards	—	—	Available
Grocery Savings	—	—	Available
Discounted Long Distance Calls	—	—	Available

You must be a member in good standing to take advantage of Fiscal's products and services. Members with derogatory records in ChexSystems may be denied a checking account and/or electronic access cards. (1) **Premium Checking:** \$15 monthly service charge without minimum balance requirements (2) \$1.00 service charge for each out of network ATM withdrawal (3) Upon credit approval (4) \$25 fee per paid item (5) Surcharge fees apply at CU Service Center locations.