



Feature	No Monthly Fee Checking	Rewards Checking	Premium Interest Checking	Student Checking	Smart Track Checking®
Opening Deposit	\$25	\$25	\$600	\$25	\$25
Minimum Balance Requirement	None	None	None	None	None
Other Requirements	None	None	None	Age 13-22, parent or guardian to be joint account holder if youth is under the age of 18, valid email address	Direct Deposit, maintain account in good standing, no previous owed balances to the Credit Union, and pay \$10 monthly fee
Monthly Fee	None	\$6.50	\$6.50	None	\$10
Can Monthly Fee Be Avoided?	N/A	Automatically waived when 15 or more signature-based (non-pin) debit card purchases/ transactions are posted to the account during the month	Maintain \$600 average daily balance	N/A	Ability to progress to traditional checking accounts with less than six returned checks in a rolling 12-month period and completion of the CheckRight course (scoring 70% or higher on the exam)

Earns Dividends/Interest	No	No	Yes- paid on the entire balance**	No	No
Earns Rewards	No	Yes	No	No	No
Unlimited Check Writing	Yes	Yes	Yes	Yes	Yes
Visa® Debit Card with Chip Technology	Free	Free	Free	Free	Free
First Florida ATM Transactions	Free/Unlimited	Free/Unlimited	Free/Unlimited	Free/Unlimited	Free/Unlimited
Non First Florida/Foreign ATM Transactions*	4 free transactions (withdrawals, deposits, transfers, and inquiries – any combination), afterwards \$2 each	8 free transactions (withdrawals, deposits, transfers, and inquiries – any combination), afterwards \$2 each	4 free transactions (withdrawals, deposits, transfers, and inquiries – any combination), afterwards \$2 each	8 free transactions (withdrawals, deposits, transfers, and inquiries – any combination), afterwards \$2 each	4 free transactions (withdrawals, deposits, transfers, and inquiries – any combination), afterwards \$2 each
Free Checks	Senior citizens (ages 62 or older) 1 box per year	Senior citizens (ages 62 or older) 1 box per year	Senior citizens (ages 62 or older) 1 box per year	No	Senior citizens (ages 62 or older) 1 box per year
Audio Response	Free	Free	Free	Free	Free
Online Banking	Free	Free	Free	Free	Free
Bill Payer Service (optional)	Free	Free	Free	Free	Free

e-Deposits ***	Free	Free	Free	Free	Not Available
e-Statements	Free	Free	Free	Free	Free
Mobile Banking App with Card Controls	Free	Free	Free	Free	Free
Courtesy Pay	Available	Available	Available	Available for 18+	Not Available
Overdraft from Shares/Savings	\$2 per transaction	\$2 per transaction	\$2 per transaction	\$2 per transaction	\$2 per transaction
Overdraft from Loan or Visa	Free	Free	Free	Free	N/A

*Surcharge from other institutions may occur. You can locate thousands of surcharge-free ATMs by visiting www.firstflorida.org.

** See www.firstflorida.org for current rates. *** Some restrictions apply.



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