



| Feature                     | No Monthly Fee Checking | Rewards Checking   | Premium Interest Checking             | Student Checking  | Smart Track Checking ®   |
|-----------------------------|-------------------------|--|---------------------------------------|---|--|
| Opening Deposit             | \$25                    | \$25   | \$25                                  | \$25  | \$25   |
| Minimum Balance Requirement | None                    | None   | None                                  | None  | None   |
| Other Requirements          | None                    | None   | None                                  | Parent or guardian to be joint account holder if under the age of 18, valid email address | Maintain account in good standing, no previous owed balances to the Credit Union   |
| Monthly Fee                 | None                    | \$6.50   | \$6.50                                | None  | \$10   |
| Can Monthly Fee Be Avoided? | N/A                     | Automatically waived when 15 or more purchases made using your debit card are posted to the account during the month | Maintain \$1000 minimum 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) |

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|--|--|--|--|--|--|
| <b>Earns Dividends/Interest</b>                    | No   | No   | Yes- paid on the entire balance**  | No   | No   |
| <b>Earns Rewards</b>                               | No   | Yes  | No   | No   | No   |
| <b>Unlimited Check Writing</b>                     | Yes  | Yes  | Yes  | Yes  | Yes  |
| <b>Visa® Debit Card with Chip Technology</b>       | Free   | Free   | Free   | Free   | Free   |
| <b>First Florida ATM Transactions</b>              | Free/Unlimited   | Free/Unlimited   | Free/Unlimited   | Free/Unlimited   | Free/Unlimited   |
| <b>Non First Florida/Foreign ATM Transactions*</b> | 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 |
| <b>Free Checks</b>                                 | Senior citizens (ages 62 or older)<br>1 box per year   | Senior citizens (ages 62 or older)<br>1 box per year   | Senior citizens (ages 62 or older)<br>1 box per year   | No   | Senior citizens (ages 62 or older)<br>1 box per year   |
| <b>Audio Response</b>                              | Free   | Free   | Free   | Free   | Free   |
| <b>Online Banking</b>                              | Free   | Free   | Free   | Free   | Free   |
| <b>Bill Payer Service (optional)</b>               | Free   | Free   | Free   | Free   | Free   |

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

\*Surcharge from other institutions may occur. You can locate thousands of surcharge-free ATMs by visiting [FirstFlorida.org/locations](https://www.firstflorida.org/locations).

\*\* See [FirstFlorida.org](https://www.firstflorida.org) for current rates. \*\*\* Some restrictions apply.



Federally insured by  
NCUA.

† This service is offered at our discretion, which means we do not guarantee we will permit you to overdraw your account without limits. Our standard overdraft practice is we authorize and pay overdrafts for the following types of transactions: checks and other transactions made using your checking account number and automatic bill payments, and the fee is \$32 each time we pay an overdraft. However, we must have your permission to pay overdrafts for ATM transactions and Everyday debit card transactions. You can give us permission by opting in for the service. There is no limit on the total fees we can charge you for overdrawing your account. The amount of any overdrafts plus our Non-Sufficient Funds and/or Courtesy Pay Charge(s) is due and payable upon demand.