

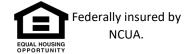
Enriching People Every Day.®

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)

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				
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 FirstFlorida.org/locations.



[†] 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.

^{**} See <u>FirstFlorida.org</u> for current rates. *** Some restrictions apply.