**Electric Service Credit Union**



**Checking Account Fee Comparison**

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| --- | --- | --- | --- |
|  | **Basic/Free Checking** | **Student Checking** | **Interest Rewards Checking** |
|  |  | **(ages 15-24)** |  |
| ATM Fee Refund (Up to $10 monthly) | NO | YES | YES (if qualifying criteria met) |
| ATM/Debit Card | YES | YES (Under 18, guarantor required) | YES (required 10 signature/non-PIN transactions) |
| Courtesy Pay | AVAILABLE | AVAILABLE | AVAILABLE |
| Direct Deposit | YES | YES | YES (1 per month required) |
| Dividends Earned | NO | NO | YES (if qualifying criteria met) |
| E-Statement | YES | YES | YES (required) |
| Minimum Balance Required After Opening Acct | NO | NO | NO |
| Mobile Deposit | YES, Free | YES, Free | YES, Free |
| Mobile Money/Mobile Banking | YES, Free | YES, Free | YES, Free |
| Monthly Service Charge | NO | NO | NO (if qualifying criteria met) |
| Monthly Statement | YES | YES | YES (required) |
| Online Bill-Pay | Free if at least 6 bills paid, otherwise $5.95 monthly | Free if at least 6 bills paid, otherwise $5.95 monthly | Free if at least 6 bills paid, otherwise $5.95 monthly |
| Overdraft Protection | FREE (If available in savings) | FREE (If available in savings) | FREE (If available in savings) |
| Pop Money (Person to Person Mobile Payments) | YES | YES | YES |
| Unlimited Check Writing | YES | YES | YES |
| Virtual Branch/Online Banking | YES, Free | YES, Free | YES, Free |