

Compare Our Checking Accounts

Checking Features	Freedom Checking	Spirit Checking*	Liberty Checking*	Patriot Checking**
Pays Interest	No	Yes — with qualifying activity \$.01–\$25,000 — preferred rate \$25,000 or more — tiered rate Non-qualifiers earn .05% on all balances	Yes — tiered rate \$0 – \$2,500 \$2,500 – \$250,000	Yes — on balances of \$1,500 +
Debit Card	No Monthly Charge	No Monthly Charge 10 signature based transactions required per statement cycle	No Monthly Charge	No Monthly Charge
ATM Transactions	Free if in-network	Fees refunded up to \$25 per statement cycle with qualifying activity	Free if in-network	Free if in-network
Checks	First order free	First order free	First order free	Free checks for life of the account
Minimum Balance Required to Avoid Service Fee	None	None	\$500 daily	None
Monthly Service and Activity Fees	None	\$4.95 monthly if all required criteria are not met	\$5 monthly +.15 cents per item if balance falls below \$500	None
Minimum to Open	\$100	\$100	\$100	\$100
E-Statements	Required	Required	Required	Required
Direct Deposit/ Automatic Withdrawal	Available	Required — \$100 minimum per cycle	Available	Available
Online Banking	Available	Required — 1 login per cycle	Available	Available
Bill Pay	Available	Available	Available	Available
Mobile Banking	Available	Available	Available	Available

*Criteria must be met to avoid a monthly service fee.

**This account is eligible to all individuals age 50 years or greater, and all current United States military service members and veterans. See Customer Service Representative for complete details.