	PERSONAL CHECKING						SAVINGS		MONEY MARKET		
	FUB Club	Value Plus	First Choice	Total Package 55	Platinum Club	Advantage NOW	First U Savings	First Rate Savings	First Money Market	Performance Fund	Capital Access Money Market
Description of Account	Free Unrestricted Banking	No Frills Checking Account that receives monthly imaged statement.	Basic Checking Account with tiered fee schedule to allow you to avoid monthly service fee.	Customized to meet the needs of our valued customers age 55 or better	Club Account with accidental death insurance and additional benefits	Checking that pays competitive interest rate and allows easy access to your money.	Traditional Savings Account	Traditional Savings Account that pays premium interest rate.	Money Market that pays a premium interest rate (limited access)	Premium Tiered Money Market (limited access)	Premium tiered interest bearing account (limited access)
Minimum Opening Deposit	$100	$100	$100	$100	$100	$1,000	$100	$25,000	$2,500	$5,000	$50,000
Check Writing/ Account Privileges	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited FREE Personalized Checks	Unlimited	Six (6) transfers or withdrawals per quarter	Six (6) transfers or withdrawals per quarter	Six (6) debit transactions per month Three (3) transfers and three (3) checks	Six (6) debit transactions per month Three (3) transfers and three (3) checks	Six (6) debit transactions per month (Three (3) transfers and three (3) checks)
Balance Needed to Avoid Service Fee	None	None	$1,000	None	Based on amount of insurance coverage	Minimum Daily Balance of $1,000 or Average Daily Balance of $2,500	Minimum Daily Balance of $100	Minimum Daily Balance of $10,000	Minimum Daily Balance of $1,500 or Average Daily Balance of $2,500	Minimum Daily Balance of $5,000	Minimum Daily Balance of $50,000
Monthly Service Fee * *If Minimum Daily Balance or Average Daily Balance is not maintained	None	$4	Tiered Service Fee* $1,000+ - NC $800-$999 - $2 $600-$799 - $4 $400-$599 - $6 $200-$399 - $8 Below $200 - $10	None	Insurance Amount: $10,000 - $10 $25,000 - $11 $40,000 - $12 * Plus $1,500 per child	$10 *	$5 per Quarter *	$10 per Quarter *	$10 *	$15 *	$20 *
Other Fees	None	None	None	None	None	$.25 per debit (if balance falls below minimum & average)	Additional debits or withdrawals are $2 per item	Additional debits or withdrawals are $2 per item	Additional debits or withdrawals are $8 per item	Additional debits or withdrawals are $8 per item	Additional debits or withdrawals are $8 per item
Check Safekeeping	Yes	No	No	No	No	No	N/A	N/A	No	No	No
Other Services Included			Free Variety Package of checks or free first order of Bank Stock checks. Check orders are discounted 25%.	Free Variety Package of checks or free first order of Bank Stock checks. Check orders are discounted 25%.	Complete Benefits Program. Platinum Plus Members 55 or better receive 50% discount. See brochure For details.		No service fee for minors plus minimum opening balance reduced to $25.				
Interest	N/A	N/A	N/A	N/A	Earned on $2,500+ balances. Bonus CD rate: .25% higher than bank's stated rate.	Interest compounded and paid monthly	Interest compounded and paid quarterly	Interest compounded and paid quarterly	Interest compounded and paid quarterly	Interest compounded and paid quarterly	Interest compounded and paid quarterly
Overdraft Privilege Limit	$300	$500	$500	$700	$500	$700	None	None	None	None	None
Free Online Banking	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Free Check Card	Yes	Yes	Yes	Yes	Yes	Yes	N/A	N/A	N/A	N/A	N/A
Free E-Statements	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes