



# Plan Comparisons

	<b>DIVIDEND CHECKING ACCOUNT</b>	<b>PERSONAL E-CHECKING ACCOUNT</b>	<b>FREE CHECKING ACCOUNT</b>
Account Requirements	None	<ul style="list-style-type: none"> <li>• eStatements</li> <li>• Text Messaging</li> <li>• Email Address</li> <li>• Debit Card</li> </ul>	None
Account Recommendations	Ideal for checking pros with higher balances who want rewards with their checking. Includes all of the benefits of E-Checking.	Ideal for heavy online and mobile users who want the green products and services. Ideal for students and hip grandparents. The discounted overdraft fee makes this account a great alternative to pay day lenders.	Ideal for heavy users with fluctuating balances and the occasional overdraft user if you are just tired of paying those high bank fees.
Courtesy Pay	Courtesy Pay limits - \$400 to \$10,000 No more than 5 fees are charged a day \$5 'oops' buffer is applied before a fee is charged	Courtesy Pay limits - \$400 to \$10,000 No more than 5 fees are charged a day \$5 'oops' buffer is applied before a fee is charged	Courtesy Pay limits - \$400 to \$10,000 No more than 5 fees are charged a day \$5 'oops' buffer is applied before a fee is charged
Free Debit Card	Yes and Debit Rewards	Yes and Debit Rewards	●
Free ATM & shared branching transactions	●	●	●
Earns interest	●		
Free Utah First standard checks	Always free checks	Unlimited check orders per year. Just pay shipping of approximately \$11.00	1 free box of checks per year. Just pay shipping of approximately \$11.00
Free cashier's checks	●	●	
Free Credit Union checks	●	●	
Free domestic outgoing wires	●	●	
Minimum Balance Fee	\$0.00	\$0.00	\$0.00

Paper Statement Fee	Simple printed statements are free	\$3.00	Simple printed statements are free.
Check/ATM/Debit Courtesy Pay Fees	\$17.95	\$14.95	\$17.95
Non-Sufficient Funds (NSF) Fee	\$34.95	\$34.95	\$34.95

## *Additional Plan Comparisons*

	<b>DIVIDEND CHECKING ACCOUNT</b>	<b>PERSONAL E-CHECKING ACCOUNT</b>	<b>FREE CHECKING ACCOUNT</b>
Free Online & Mobile Banking features	●	●	●
Free online check images	●	●	●
Free online bill pay	●	●	●
Free online statements	●	●	●
Free mobile remote deposit	●	●	●
Free ATM alerts	●	●	●

All rates are subject to change without notice.

\*The rate we are providing is the lowest Annual Percentage Rate (APR) available to most qualified members. The actual rate and payment amount you receive will reflect your individual circumstances and may be higher than the rate and payment amount disclosed.

Rates based on credit history, collateral criteria, term of loan, and other criteria. Loans subject to all Credit Union policies and procedures. All loans and lines of credit require a separate application and credit approval. Terms and conditions are subject to change. Other restrictions may apply. Existing Utah First loans are not eligible for promotional rate.