



CHECKING COMPARISON

	3Rivers				BANK #1	BANK #2	BANK #3	BANK #4	BANK #5
	Livin' Free Spending	Rhythm Checking	Reward Checking	Standard Checking	Checking	Checking	Checking	Checking	Checking
	Designed for the 13-to-25-yr-old crowd	Earn dividends or credits from Amazon.com/iTunes	Earn dividends for high balances	A basic solution for your spending needs	—	—	—	—	—
Access to 30K+ Surcharge Free ATMs*	✓	✓	✓	✓	✗	✗	✗	✗	✗
Free Online Bill Pay	✓	✓	✓	✓	✓	✗	✓	✓	✓
Overdraft Protection Transfer Fees	\$10	\$10	\$10	\$10	\$15	\$10	\$10	\$10	\$10
Fee to Use Out of Network ATMs	FREE	FREE	\$1	\$1	\$2.50	\$2.50	\$3	\$3	\$2
NSF Returned Check Fee	\$33	\$33	\$33	\$33	\$34	\$36	\$36	\$35	\$37
ATM Surcharge Refunds?	✗	✓	✗	✗	✗	✓	Limited according to geographic location. There are none in the 3Rivers service area.	✗	✗
No Monthly Fee	✓	✗	✗	✗	✗	✓	✗	✗	✗
Monthly Fee	FREE	\$5	\$5	\$5	\$12	\$2	\$7	\$5.95	\$5
Avoid Fee by...	Account available to members age 13-25.	Make 10 debit card purchases. Have 1 direct deposit/automated payment. Sign on at least 1 time to online account using desktop or mobile device. Receive eStatements.	A \$2,000 minimum daily balance.	Receive eStatements OR minimum daily account bal. of \$1,000+ OR total min. daily relationship bal. of \$5,000+ OR account < 60 days old.	Monthly direct deposits totaling \$500+ OR \$1,500 minimum daily balance, OR an average daily bal. of \$5K+ in linked deposits/investments.	There is a \$2 monthly fee to receive paper statements. To avoid this fee, enroll to receive eStatements.	Monthly direct deposits totaling \$500+ OR \$500 average monthly balance OR account owner is age 62+.	Maintain a minimum bal. of \$1,500 or an average balance of \$5,000 OR make 5 or more debit card transactions in a month OR maintain a consumer loan balance in excess of \$25,000 (including mortgage) OR have total deposits greater than \$25,000	\$2,000 minimum balance OR 10 debit/ATM transactions a month

* Total number of surcharge-free ATMs available to 3Rivers members via the combined total of the Co-Op ATM, AllianceOne and Accel ATM Networks The information presented here was gathered from public on-line and comparative shopping service as of November 12, 2018.



Federally insured by the NCUA.

3riversfcu.org

800.825.3641