







The County Federal Credit Union Account Comparison

	 (18 to 25 year olds)	 Traditional Checking Account	 55+ Checking Account <i>(for members 55 years old and older)</i>	
Monthly Fee	Free	\$2 Fee waived by maintaining a \$300 Min. Balance	Free	\$5 Fee waived by having 15 debit card transactions during statement period and account is enrolled in E-Statements
Minimum Balance	No	Yes	No	No
Earns Dividends	Yes	Yes	Yes	Yes
Checks	Available	Available	2 boxes Free per year	Available
E-Statements*	Free	Free	Free	Free-Required
Paper Statements	If Requested	If Requested	If Requested	If Requested
Overdraft Protection	Available	Available	Available	Available
ATM Fees	Free at CFCU ATMs and SURF Network	Free at CFCU ATMs and SURF Network	Free at CFCU ATMs and SURF Network	Free at CFCU ATMs and SURF Network
Technology*	All the Tech and Access you need	All the Tech and Access you need	All the Tech and Access you need	All the Tech and Access you need
Bonus Features:	Two "Oops" Refunds Annually -- We forgive if you overdraw your account			Up to \$250 credit toward mortgage closing costs**

All Account Benefits:

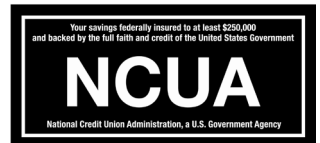
- Free VISA Debit Card available
- Free Mobile Check Deposit*
- Free Mobile Banking (County MoGo)*
- Free Bill Pay*
- Free Teller Phone Banking iTalk
- Free Online Banking*
- Free E-Statements
- Free Direct Deposit
- SURF (Surcharge Free) Alliance (over 250 Surcharge Free ATM Locations in Maine)
- Unlimited check writing
- Dividends are compounded and paid quarterly on balances above \$2,500.00*

Membership Benefits:

- Up to \$4,000.00 of Accidental Death & Dismemberment insurance available to you at NO COST by submitting an application
- Free Shared Branching- (Bank at 175 Maine locations & 5,500 nationwide)

OPTIONAL Round-It-Up***

The amount of any debit card purchase you make is rounded up to the nearest whole dollar. The difference between the purchase amount and the whole dollar amount will be transferred from your share draft account to your share account.



*Mobile/Online Banking-Message and data rates may apply. Bill Pay-60 day non-use fees may apply. Rates may change after the account is opened. Fees could reduce earnings on the account.

** Up to \$250 for closing costs will be provided for on settlement statement of mortgage closing.

***If the full rounded up amount to be transferred is not available in the draft account at the time of the transaction/purchase, only the available amount will be transferred. If the share has a \$0.00 balance or less, a transfer will not occur. Each day during end of day processing, the aggregate rounded up amount will be transferred into your share account. After you have chosen the Round-It-Up Feature, you can request that CFCU turn it off 30 days or more after account opening. The Round-It-Up feature will not be turned on again for at least six months after being turned off.

Consult The County Federal Credit Union's Membership Agreement and the Rate and Fees Schedule for additional disclosures and information.