



Service	Smart Start Checking	Campus Checking	Fresh Start Checking	Everyday Checking	Advantage Checking	Golden Advantage Checking
Eligibility Requirement	14-18 years of age with parent or guardian	18-25 years of age	Member's with current/past ChexSystems	Everyone	Member's looking to earn interest	Member 50 and older
Minimum Opening Deposit	\$25.00	\$25.00	\$50.00	\$50.00	\$200.00	\$100.00
Minimum Balance Requirement	None	None	None	None	\$200.00	None
Monthly Service Fee	None	None	\$15.00	None	\$10.00 if minimum not met	None
Interest Paid					✓	✓
Monthly Statements	Free Online Free Mailed	Free Online or \$ 3.00 for Paper	Free Online or \$ 3.00 for Paper	Free Online or \$ 3.00 for Paper	Free Online or \$ 3.00 for Paper	Free Online Free Mailed
Free Check Orders*	First Box	First Box	First Box	First Box	First Box	First Box
Free Online Banking, & 24 Hr. Audio Teller	✓	✓	✓	✓	✓	✓
Instant Issue VISA Debit Card	✓	✓	✓	✓	✓	✓
Nationwide CO-OP & AllPoint Network ATM Access	✓	✓	✓	✓	✓	✓
Non-CO-OP or AllPoint Network ATM Fees		Up to 3 Free Monthly			Up to 3 Free Monthly	Up to 3 Free Monthly
Safe Deposit Box Rental					10% Annual Discount	20% Annual Discount
Free Money Order &/Or Official Check*****						✓

*Free check is for CCU Logo Check Stock