







CHECKING COMPARISON CHART

3Rivers Checking Accounts						
						
	Cash Back Checking	Dividends+ Checking	Standard Checking	Reward Checking	Livin' Free Checking	Onward Checking
Brief Description	Earn up to \$10 back each month for debits	Earn dividends through everyday transactions	A basic solution for your spending needs	Earn dividends for high balances	Designed for the 13 to 25-yr-old crowd	An account that can help you get back on your feet
Access to 35K+ Surcharge Free ATMs*	✓	✓	✓	✓	✓	✓
Free Online Bill Pay	✓	✓	✓	✓	✓	✓
Surcharge for Out-of-Network ATMs	FREE	FREE	\$1	\$1	FREE	\$1
ATM Surcharge Refunds?	✗	✓	✗	✗	✗	✗
No Monthly Fee	✗	✗	✗	✗	✓	✗
Monthly Fee	\$5	\$5	\$5	\$5	FREE	\$8
Avoid Fee by...	10 posted debit transactions and receive e-statements	15 posted debit card transactions of \$0.01 AND 1 ACH or Direct Deposit transaction of \$1.00 or more AND receive e-Statements	Receive eStatements OR minimum daily account balance of \$1,000+ OR total min. daily relationship balance of \$5,000+ OR account < 60 days old	A \$2,000 minimum daily balance	Available to members age 13 to 25	Monthly fee is required

*Total number of surcharge-free ATMs available to 3Rivers members via the combined total of the Co-Op ATM, AllianceOne, and Accel ATM Networks. See specific products rates, terms, and other attributes by visiting 3riversfcu.org/rates.



Federally insured by the NCUA.

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