


	Simply Free	Personal Choice	Member's Advantage	Market Reward	Skeeters 	Select
RightChoice for:	<ul style="list-style-type: none"> • Great value • No minimum balance required • Perfect basic checking account 	<ul style="list-style-type: none"> • Earns interest on low balances 	<ul style="list-style-type: none"> • Earns interest on modest balances 	<ul style="list-style-type: none"> • Maximum interest for large balances • Maximum services • Maximum perks 	<ul style="list-style-type: none"> • Extra discounts • No minimum balance required • Skeeters fans 	<ul style="list-style-type: none"> • Second chance checking with convenient services
Minimum to open	\$25	\$25	\$500	\$5,000	\$25	\$25
Minimum daily balance	None	None	\$500	\$5,000	None	None
Monthly service charge*	None	\$6/month	None if minimum met; \$10/ month otherwise	None if minimum met; \$25/ month otherwise	None	\$12/month
Interest bearing	No	Yes, on balances of \$100 or more	Yes, on balances of \$100 or more	Yes, on all balances	No	No
Non-MSCU ATM Transaction Fee	\$2.00 each	\$2.00 each	\$2.00 each	\$2.00 each	\$2.00 each	\$2.00 each
Home/Mobile Banking	Free	Free	Free	Free	Free	Free
BillPayer	Free	Free	Free	Free	Free	Free
Overdraft protection from an MSCU account	\$5 per item	\$5 per item	\$5 per item	Free	\$5 per item	\$5 per item
Overdraft Privilege**	Available	Available	Available	Available	Available	Not Available
Visa® Debit Card	Free	Free	Free	Free	Skeeters Card	Free
Other	e-Statement enrollment required			All Checks Free, Free Money Orders and Official Checks	1 free NSF and Stop Payment fee; .25% discount on certain loans; \$10 opening fee	\$10 account opening fee