

Checking Account Comparison

	Free	Cash Rewards	Interest Rewards	Classic	Premium
Monthly Fee	\$0	\$0	\$0	\$5 (waived with \$2500 relationship balance*)	\$7 (waived with \$1500 balance in checking)
Minimum Balance Requirement	None \$1500 required to earn interest	None \$1500 required to earn rewards	None (to earn interest: must have direct deposit, receive eStatements, and perform at least 10 signature based debit card transactions each month)	\$2500 relationship balance waives fee	\$1500 balance waives fee \$7500 required to earn interest
Free Non-FORUM ATM Transactions	4 (\$1.50 fee after 4 free per month)	4 (\$1.50 fee after 4 free per month)	8 (\$1.50 fee after 8 free per month)	8 (\$1.50 fee after 8 free per month)	8 (\$1.50 fee after 8 free per month)
PIN Based Debit Card Transactions	75¢ (sign to avoid fee)	75¢ (sign to avoid fee)	75¢ (sign to avoid fee)	75¢ (sign to avoid fee)	75¢ (sign to avoid fee)
Free Bill Pay	✓	✓	✓	✓	✓
Unlimited Check Writing	✓	✓	✓	✓	✓
Free Electronic Check Imaging	✓	✓	✓	✓	✓
Additional Benefits	Earns interest on balances of \$1500 or more	Earn 50¢ per month for eStatments Earn 10¢ for every signature based debit card transaction Additional rewards paid based on average daily balance	Competitive interest rate on average daily balances of \$.01 to \$25,000	N/A	Earns interest on balances of \$7500 or more

* Relationship balance is loan balances plus deposit balances.