



CHECKING ACCOUNTS

For any stage of life, we have a checking account for you!

Account Features	Loyalty	Regular	Opportunity	College	Teen	Non-Profit	Business
Required Minimum Daily Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Free Online Banking	✓	✓	✓	✓	✓	✓	✓
Coin Counter (El Centro only)	✓	✓	✓	✓	✓	✓	10% of amount
Daily Transaction Limits	ATM \$500 Credit \$5,000 Debit \$2,000	ATM \$500 Credit \$3,000 Debit \$1,500	ATM \$500 Credit \$3,000 Debit \$1,500	ATM \$500 Credit \$3,000 Debit \$1,500	ATM \$500 Credit \$3,000 Debit \$1,500	ATM \$500 Credit \$3,000 Debit \$1,500	ATM \$500 Credit \$3,000 Debit \$1,500
Monthly Service Fee	\$0 with direct deposit	\$5 if Daily Balance below \$500	\$10	\$0	\$0	\$0	\$20
Overdraft Privilege	up to \$500 with direct deposit	\$300	N/A	N/A	N/A	N/A	\$500
Bill Pay Limits	Electronic Transaction Max Per Item \$2,500 Pay an Individual Max Per Item \$1,000 Max \$/Day \$2,000	Electronic Transaction Max Per Item \$2,500 Pay an Individual Max Per Item \$1,000 Max \$/Day \$2,000	Electronic Transaction Max Per Item \$2,500 Pay an Individual Max Per Item \$1,000 Max \$/Day \$2,000	Electronic Transaction Max Per Item \$2,500 Pay an Individual Max Per Item \$1,000 Max \$/Day \$2,000	N/A	Electronic Transaction Max Per Item \$2,500 Pay an Individual Max Per Item \$1,000 Max \$/Day \$2,000	Electronic Transaction Max Per Item \$2,500 Pay an Individual Max Per Item \$1,000 Max \$/Day \$2,000
NCUA insured up to \$250k	✓	✓	✓	✓	✓	✓	✓
Mobile Deposit Limits* (Based on length of membership)	New to 3 months \$1,000 daily limit with 5 items/day and up to \$2,500 total monthly			3 to 12 months \$2,000 daily limit with 5 items/day and up to \$5,000 total and 10 items monthly		More than 12 months \$5,000 daily limit with 5 items/day and up to \$10,000 total and 10 items monthly	
Zelle User Limits**	Service Limits Daily \$1,000 Weekly \$3,000 Monthly \$10,000			Transaction Count Limits Daily 3 Weekly 5 Monthly 20			

*Opportunity Checking not eligible for Mobile Deposit

**Teen Checking not eligible for Zelle

Federally insured by NCUA.