



The following checking accounts are no longer offered by the NIHFCU. However, if you have one of these accounts as of May 7, 2018 you can choose to remain with them.¹

Basic

- Debit card with 3-tiered [Debit Rewards](#) program
- No-fee [Online](#), [Mobile](#), and [Text](#) banking
- No-fee NIHFCU ATM transactions
- Surcharge-free withdrawals at over [30,000 network ATMs](#)
- [Overdraft protection](#) options
- Dividends
- No monthly fee if 1) average daily checking balance is greater than or equal to \$100 or 2) combined NIHFCU account (b) plus loan balance is great than or equal to \$5,000 each day of the month. Without either of these relations, a \$5 monthly service fee applies.

Money Manager:

- Debit card with 3-tiered [Debit Rewards](#) program
- No-fee [Online](#), [Mobile](#), and [Text](#) banking
- No-fee NIHFCU ATM transactions
- Surcharge-free withdrawals at over [30,000 network ATMs](#)
- Use our [ATM rebate form](#) (a) to receive up to \$25 in fee rebates each month for non-network ATM surcharges
- 1 box of complimentary Standard Checks every 6 months
- [Overdraft protection](#) options
- No NIHFCU fee for incoming wires (domestic & foreign)
- No NIHFCU fee for outgoing domestic wires (2 per month)
- No monthly fee with a cumulative monthly direct deposit of \$1,000. Without this relationship, a \$17 monthly service fee applies.

Money Manager Plus:

- Debit card with 3-tiered [Debit Rewards](#) program
- No-fee [Online](#), [Mobile](#), and [Text](#) banking
- No-fee NIHFCU ATM transactions
- Surcharge-free withdrawals at over [30,000 network ATMs](#)
- Use our [ATM rebate form](#) (a) to receive up to \$25 in fee rebates each month for non-network ATM surcharges
- 1 box of complimentary Standard Checks every 6 months
- [Overdraft protection](#) options
- No NIHFCU fee for incoming wires or outgoing (domestic & foreign)
- No fee money orders
- No monthly fee with 1) \$25,000 in combined average daily NIHFCU savings balances (b), OR 2) a cumulative monthly direct deposit of at least \$1,000 plus \$10,000 in combined average daily NIHFCU savings balances (b). Without either of these relationships, a \$20 monthly service fee applies.

¹Checking account programs and terms are subject to change or cancellation at any time. Certain restrictions apply.

(a) ATM Fee Rebate Form must be submitted within 60 days of the date of your last statement.

Reimbursements are for ATM surcharges from other financial institutions only. Foreign exchange fees are not rebated. Subject to change without notice. Certain restrictions apply.

(b) Combined savings balance includes all share, checking, money market and/or certificate account.