


NIHFCU FREEDOM CHECKING VS. LOCAL BANK STUDENT CHECKING OPTIONS

	 NIH Federal Credit Union	BANK OF AMERICA CAMPUS EDGE CHECKING	PNC	WACHOVIA FREE STUDENT CHECKING	CHEVY CHASE STUDENT BANKING PACKAGE	FILL IN TO COMPARE ANOTHER PROVIDER
MINIMUM BALANCE REQUIRED AFTER INITIAL OPENING	\$0	\$0	\$0	\$0	\$0	
MONTHLY FEE	\$0	\$0	\$0	\$0	\$4/MO. UNLESS ENROLLED IN ONLINE BANKING ☹	
FREE DOMESTIC INCOMING WIRES	YES	NO ☹	NO ☹	YES	NO ☹	
FREE PASS ON AN NSF FEE 1X PER YEAR FOR THE LIFE OF THE ACCOUNT	YES	NO ☹	NO ☹	NO ☹	NO ☹	
FREE BOX OF CHECKS AT OPENING	YES	NO ☹	NO – A TOTAL OF 8 STARTER CHECKS ☹	NO ☹	NO ☹	
FREE USE OF NON-INSTITUTION-OWNED ATMS	YES 3 per month (May-Aug) (a)	NO	YES – IF A MINIMUM BALANCE OF \$2,000 IS MAINTAINED	YES – 4 PER MONTH IF LINKED TO PARENT'S WACHOVIA ACCOUNT	NO	
FREE ONLINE BANKING AND BILL PAY	YES	YES	YES	YES	YES (AND REQUIRED TO AVOID MONTHLY FEE)	
ADMINISTRATIVE FEE TO TRANSFER FUNDS FROM SAVINGS TO COVER CHECKING OVERDRAFTS	\$0 (b)	\$10 ☹	\$5 ☹	\$10 ☹	\$5 ☹	
FREE TRAVELERS CHECKS (REGULAR)	YES	NO ☹	NO ☹	YES	NO ☹	
FREE UNLIMITED PERSON-TO-PERSON PHONE INQUIRIES /TRANSACTIONS	YES	YES	YES	NO – 2 PER PERIOD THEN \$2 THEREAFTER ☹	YES	
FREE UNLIMITED TELLER TRANSACTIONS	YES	YES	YES	YES	YES	
ATM'S <u>ON</u> GW CAMPUS	YES - 6	YES - 2	YES - 2	NO ☹	NO ☹	
BRANCH <u>ON</u> GW CAMPUS	YES	NO ☹	NO ☹	NO ☹	NO ☹	

Information is as of 6/1/07 and based upon review of each institution's website and calls to their customer service lines.
 (a) NIHFCU will not charge a fee. However, a surcharge may still apply from ATM owner. (b) Limited to 6x per month.