

NIHFCU CHECKING ACCOUNT OPTIONS

	FREEDOM ⁽⁸⁾ (FOR STUDENTS & YOUNG ADULTS UNDER AGE 25)	BASIC (DIVIDENDS, FREE OVERDRAFT PROTECTION & COURTESY PAY AVAILABILITY)	PLUS (BASIC+ ADDITIONAL PRIVILEGES)	PREMIER (PLUS + ADDITIONAL PRIVILEGES)
MINIMUM BALANCE REQUIREMENT ⁽¹⁾	\$0	\$100 IN CHECKING OR \$5,000 IN DEPOSITS + LOANS	\$500 IN CHECKING OR \$15,000 IN DEPOSITS + LOANS	\$2,500 IN CHECKING OR \$25,000 IN DEPOSITS + LOANS
BELOW BALANCE FEE ⁽²⁾	NO	\$5	\$8	\$12
DIVIDENDS EARNED ⁽³⁾	NO	YES		
ONLINE BANKING INCL. FREE BILL PAY AND E-STATEMENTS	FREE			
OVERDRAFT PROTECTION FROM SHARE ACCOUNT ⁽⁴⁾	FREE			
COURTESY PAY AVAILABILITY	NO	FREE		
DIRECT DEPOSIT	FREE			
VISA CHECK/ATM CARD	FREE			
NIHFCU-OWNED ATM TRANSACTIONS	FREE			
NON-NIHFCU ATM TRANSACTIONS IN U.S. ⁽⁵⁾	3 FREE PER MONTH MAY-AUGUST	NOMINAL NIHFCU FEE APPLIES	5 FREE PER MONTH	12 FREE PER MONTH
UNLIMITED CHECK WRITING	FREE			
POINT OF SALE TRANSACTIONS	FREE			
STAFF-ASSISTED BRANCH AND TELEPHONE TRANSACTIONS	FREE			
24 HOUR AUTOMATED TELEPHONE BANKING	FREE			
TRAVELERS CHECKS/REGULAR	FREE			
TRAVELERS CHECKS/FOR 2	1.5% FEE OF TOTAL APPLIES			FREE
INCOMING DOMESTIC WIRES	FREE	\$10 FEE APPLIES		FREE
COMPLIMENTARY PERSONALIZED CHECKS ⁽⁶⁾	1 FREE BOX AT OPENING	NO	1 FREE BOX/YEAR	2 FREE BOXES/YEAR
PASS ON NSF FEE ⁽⁷⁾	FREE	NO		

As of June 1, 2007 and subject to change without notice.

(1) After initial \$20 deposit; the sum of deposits and loans excludes 1st mortgages

(2) Assessed monthly when member has less than the required minimum balance in checking or has less than the required total balance in total deposits + loans (excluding 1st mortgages. The assessed fee is deducted from the member's checking account. Balances evaluated on a daily basis

(3) Earned on an average daily balance of \$1,000+

(4) Up to 6 times per month from available share savings account.

(5) Transactions made at ATMs not owned or serviced by NIHFCU. The ATM owner may impose a fee, which is the responsibility of the member.

(6) For Plus and Premier, NIHFCU will cover cost of standard duplicate checks + postage in the quantity indicated for each account type per year. For Freedom, member will receive a1 box of standard checks upon account opening. Discounted rates available for non-standard designs

(7) 1 per calendar year; member must request the "no charge" after the occurrence for the fee refund. NIHFCU will not set up automatic "courtesy passes" in advance on behalf of the member.

(8) On member's 25th birthday, account will automatically roll into the Basic Checking Account.