

Checking Account Comparison

	CareFree Checking	TotalCare Checking
Minimum deposit to open and maintain account	\$0	\$0
Debit Card with 3-tiered Debit Rewards Program	✓	✓
No-fee Withdrawals at over 30,000 Network ATMs	✓	✓
No NIHFCU-fee for Non-Network ATM Transactions ³		3 Per Month
No-fee NIHFCU ATM Transactions	✓	✓
No-fee Online, Mobile, and Text Banking	✓	✓
No-fee Person-to-Person Transfers (3 day service) ¹	✓	✓
Complimentary Standard Checks ¹¹		1 Box every 12 Months

	CareFree Checking	TotalCare Checking
Overdraft Protection Options	✓	✓
Complimentary Cashier's Check (1 per month)	✓	✓
Rate Reduction on select NIHFCU Loans ²	-0.25%	-0.50%
No NIHFCU fee for Incoming Wires		✓
No NIHFCU fee for Domestic Outgoing Wires		2 Per Month
<u>IDProtect</u> [®] Monitoring & Resolution Service ⁵		✓
Cellular Telephone Protection ⁴		✓
Monthly Fee	\$0	<p>Members Choice \$0 with a monthly direct deposit of \$500+ to your TotalCare account AND have an NIHFCU credit card, loan or line¹² OR \$6.95/month if the above requirements are not met.</p>

Financial wellness begins and ends with the facts. Here's what you need to know!

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

¹ No fee for standard service, \$5 fee applies for 1-day person to person transfers.

² On CareFree checking, get 0.25% discount off approved signature and auto loan rate with automatic-debit of loan payment from any financial institution. On TotalCare checking, get an additional 0.25% discount off approved signature and auto rate (a total of 0.50% off) for automatic-debit of loan payment from your TotalCare checking account. Cannot be combined with any other offer and total discount cannot fall below lowest rate available at time of the loan's origination.

³ NIHFCU will waive its \$1.50 foreign ATM fee on the first 3 non-network ATM transactions per month (i.e., withdrawals, balance inquiries). Unused monthly allotment will not transfer to subsequent months. ATM fees and surcharges from the ATM owner apply and will not be waived.

⁴ **Insurance products are not insured by NCUA or any Federal Government Agency; not a deposit of or guaranteed by the credit union or any credit union affiliate.** The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions. Coverage is provided through the company named in the Guide to Benefit or on the certificate of insurance. Cellular telephone bill must be paid through your TotalCare Checking account.

⁵ IDProtect service is a personal identity theft protection service available to personal checking account owners, their joint account owners and their eligible family members. The service is available to non-publicly traded businesses and their business owner(s) listed on the account and their eligible family members (service not available to employees or authorized signers who are not owners). Service is not available to a "signer" on the account who is not an account owner. Service is not available to clubs, organizations and/or churches and their members, schools and their employees/students. For revocable grantor trusts, the service is available only when a grantor is serving as a trustee and covers the grantor trustee(s) and their eligible family members. For all other fiduciary accounts, the service covers the beneficiary, who must be the primary member, and their eligible family members (Fiduciary is not covered). Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) of the account holder who are residents of the same household.

⁶ Credit file monitoring may take several days to begin following activation.

⁷ If you currently hold an NIHFCU debit card opened prior to April, 2018, your debit rewards point balance as of 3/28/18 has transitioned to a new upgraded program with enhanced features. Your current debit card, account number and PIN all remain the same. However, you will need to register your card at www.CURewards.com to check, manage and redeem your points.

⁸ Earn 1 reward point for every \$5 spent (net after returns) using your NIHFCU debit card for qualifying signature and PIN-based purchases.

⁹ Subject to credit approval, interest charges apply.

¹⁰ Minor, trust, club & organizational and deceased member accounts are not eligible for Courtesy Pay. Members with the following conditions on their account(s) are temporarily ineligible for courtesy pay but may become eligible once the condition(s) are removed: Past due NIHFCU loan of more than 31 days; charged-off NIHFCU loan; accounts with a negative balance for more than 31 days; consumer checking account open less than 31 days; business checking open less than 61 days, accounts with levies, garnishments or bankruptcies, regular share account with balance under \$25. Features and benefits as of May 7, 2018 and subject to change without notice.

¹¹ Additional cost for premium/custom checks as well as for additional orders outside the complimentary allotment applies.

¹² Excludes mortgages sold with servicing released.

¹³ 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.