

Citizens Union Bank

Personal Checking Accounts and Related Services

Citizens Union Bank Checking Accounts			
Benefits/Features	AmaZing Checking <i>Powered by</i>  <i>The New Cha-Ching</i>	CUB BASIC Checking	CUB INTEREST Checking
Minimum Opening Deposit	\$50	\$50	\$1,000
Free usage of 50,000+ CUB & Allpoint  Network ATMs ¹	✓	✓	✓
Free Online Banking & Bill Pay	✓	✓	✓
eStatements ²	✓	✓	✓
<i>Dime-a-Sign</i> ³	✓		
Free Mobile Banking	✓	✓	✓
CUB VISA Debit Card – Customizable Cards available ⁴	✓	✓	✓
CUB Phone	✓	✓	✓
Earns Interest ⁵			✓
Cell Phone Protection Coverage	✓		
ID Theft Protection Benefits	✓		
Shopping, Dining & Travel Discounts	✓		
Pharmacy, Vision & Hearing Savings	✓		
\$10,000 Travel Accidental Death Insurance ⁶	✓		
Monthly Fee ²	\$6 Monthly Membership Fee Can be offset with <i>Dime-a-Sign</i> ³	\$0	\$0 ⁷

¹If an ATM outside the 50,000+ network is used there is a \$2 per withdrawal fee, in addition to any fees charged by the ATM itself. ²Paper statements available for only \$2.50 per month - waived if average monthly balance is over \$1,000. Paper statement fee may be waived upon request for those 62 and over. ³Earn \$.10 for each signature based CUB debit card transaction - does not include ATM transactions. ⁴Customized cards are available for \$7 to \$10 each. ⁵A \$1,000 daily minimum balance is required to obtain prevailing Annual Percentage Yield. ⁶Insurance products are not FDIC insured, not a deposit, not an obligation of or guaranteed by Citizens Union Bank, its affiliates, or any government agency and may lose value. ⁷Daily balance of \$1,000 required. If daily balance falls below \$1,000 there is a \$10 monthly fee. Ask us for details. Account disclosures that include current rates, terms, and fees (if any) are available at any Citizens Union Bank location.