

BANK OF AMERICA

www.BankOfAmerica.com

	Checking	Checking	Savings	Secured Credit Card
Product name	SafeBalance Banking	Core Checking	Regular Savings	BankAmericard Secured Credit Card
Minimum opening deposit	\$25	\$25.00	\$25.00	\$300.00
Minimum balance	None			-
Overdraft or NSF fee	None (To help you avoid overdrawing your account, transactions will be declined and returned unpaid when you don't have enough money in your account.)	See Clarity Statement: https://www.bankofamerica.com/content/documents/deposits/service/pdf/docrepo/BAC_Core_Checking_ENUS.pdf		-
Monthly maintenance fee / monthly fee	\$4.95	\$12.00	\$5.00	Fees when payment is late or returned.
Requirements to avoid monthly maintenance fee	None	At least one eligible direct deposit of \$250 or more per statement; have an average daily balance of \$1500, or be a Bank of America Preferred Rewards client; students under 23	Min. daily balance of \$300; link account to other specific accounts; enroll in Preferred Rewards Program	
Other details, benefits, requirements, etc.	<p>Benefits include:</p> <ul style="list-style-type: none"> • Debit card • Alerts (to cell phone or e-mail) • Online Banking • Bill Pay <p>SafeBalance Banking might be particularly good for you if:</p> <ul style="list-style-type: none"> • You don't need paper checks • You need extra help spending only what's in your account and avoiding overdraft fees 	<p>Benefits include:</p> <ul style="list-style-type: none"> • Debit card • Keep the Change with Regular or Money Market Savings • Overdraft Protection • Alerts (to cell phone or e-mail) • Online Banking • Bill Pay 	<p>Benefits include:</p> <ul style="list-style-type: none"> • 0.01% interest; Keep the Change Savings Program 	<p>Annual fee: \$39; 20.24% APR; reports to Equifax, Experian, and TransUnion;</p>

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DADE COUNTY FEDERAL CREDIT UNION **305-471-5080 OR 800-200-7147** www.DCFCU.org

	Checking	Savings	Pre-Paid Debit Card	Secured Loan	Secured Credit Card
Product name	Secure Checking	Share Savings	Atira Prepaid	Shared Secured/Certificate Secured	Visa Secured
Minimum opening deposit	\$0	\$6.00	None – maximum is \$15,000	\$500.00	\$500.00
Minimum balance	\$0	\$5.00	None – maximum is \$15,000	-	-
Overdraft or NSF fee	\$29.00	\$0	None	-	-
Monthly maintenance fee / monthly fee	\$1.99	None	\$4.95	-	-
Requirements to avoid monthly maintenance fee	None	-	See below	-	-
Other details, benefits, requirements, etc.	Identity theft protection		No annual fee, no other ongoing fees. Can avoid fees if you load a minimum of \$25 and if you deplete funds.	No annual fee. APR is 2% over shared secured rate or 2.5% over CD rate. Early penalty withdrawals. Reports to Experian and Equifax.	No annual fee. APR 12.9% Some late fees. Reports to Experian and Equifax.

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	Checking	Savings	Pre-Paid Debit Card	Secured Loan	Secured Card
Product name	Budget Checking			CD Secured Loan	Visa Secured Card
Minimum opening deposit	\$25.00				\$300 (security deposit)
Minimum balance	\$0				-
Overdraft or NSF fee	none				-
Monthly maintenance fee / monthly fee	\$4.00				-
Requirements to avoid monthly maintenance fee	FREE if using direct deposit				-
Other details, benefits, requirements, etc.	Free online banking and bill pay, free FCB debit card, unlimited ATM usage at FCB and Public Presto locations. Free telephone banking, mobile banking, and e-statements.				\$35 annual fee; current APR is 21.24%; maximum security deposit is \$5,000.

TOTAL BANK

www.TotalBank.com

	Checking	Savings	Pre-Paid Debit Card	Secured Loan	Secured Card
Product name	Total Value Checking	Regular Savings		CD Secured Loan	Secured Visa
Minimum opening deposit	\$25	\$100			\$300
Minimum balance	Contact local office for details	Contact local office for details		-	-
Overdraft or NSF fee	Contact local office for details	-		-	-
Monthly maintenance fee / monthly fee	\$8	\$15 (quarterly)		-	Contact local office for details
Requirements to avoid monthly maintenance fee	Monthly direct deposits of \$500; minimum daily balance of \$1,000; average daily balance of \$1,500; residential mortgage with payments automatically debited from this account	Minimum daily balance of \$500; minimum average daily balance of \$1000		-	-
Other details, benefits, requirements, etc.	Contact local office for details	Earns interest with a minimum daily balance of \$500			Report to Equifax, TransUnion, and Experian

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OTHER PRODUCTS TO CONSIDER

	US Century Bank	Regions Bank	SunTrust	SunTrust
Product name	Checking	Deposit Secured Loan	CD Secured Loan	Secured Master Card
Minimum opening deposit	\$100	\$250	\$3,000	\$300
Minimum balance	None	-	-	-
Overdraft or NSF fee		-	-	-
Monthly maintenance fee / monthly fee	None	\$8 (annual)	-	\$32 (annual)
Requirements to avoid monthly maintenance fee	N/A		-	
Annual fee		APR is 6%; reports to Equifax, TransUnion, and Experian	\$100 processing fee; reports to Experian, Equifax, and TransUnion; APR is minimum based on prime	APR is 14.99-21.99% based on credit score – 24.99 balance transfer; reports to Experian, Equifax, and TransUnion; earn 2% cash back up to \$6,000 annually; after 18 months, becomes an unsecured credit card (must review full product description)
Other details, benefits, requirements, etc.				

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