



Feature	No Monthly Fee Checking	Rewards Checking	Premium Interest Checking	Student Checking	Smart Track Checking®
Opening Deposit	\$25	\$25	\$25	\$25	\$25
Minimum Balance Requirement	None	None	None	None	None
Other Requirements	None	None	None	Age 13-22, parent or guardian to be joint account holder if under the age of 18, valid email address	Maintain account in good standing, no previous owed balances to the Credit Union
Monthly Fee	None	\$6.50	\$6.50	None	\$10
Can Monthly Fee Be Avoided?	N/A	Automatically waived when 15 or more purchases made using your debit card are posted to the account during the month	Maintain \$1000 minimum daily balance	N/A	Ability to progress to traditional checking accounts with less than six returned checks in a rolling 12-month period and completion of the CheckRight course (scoring 70% or higher on the exam)

<b>Earns Dividends/Interest</b>	No	No	Yes- paid on the entire balance**	No	No
<b>Earns Rewards</b>	No	Yes	No	No	No
<b>Unlimited Check Writing</b>	Yes	Yes	Yes	Yes	Yes
<b>Visa® Debit Card with Chip Technology</b>	Free	Free	Free	Free	Free
<b>First Florida ATM Transactions</b>	Free/Unlimited	Free/Unlimited	Free/Unlimited	Free/Unlimited	Free/Unlimited
<b>Non First Florida/Foreign ATM Transactions*</b>	4 free transactions (withdrawals, deposits, transfers, and inquiries – any combination), afterwards \$2 each	8 free transactions (withdrawals, deposits, transfers, and inquiries – any combination), afterwards \$2 each	4 free transactions (withdrawals, deposits, transfers, and inquiries – any combination), afterwards \$2 each	8 free transactions (withdrawals, deposits, transfers, and inquiries – any combination), afterwards \$2 each	4 free transactions (withdrawals, deposits, transfers, and inquiries – any combination), afterwards \$2 each
<b>Free Checks</b>	Senior citizens (ages 62 or older) 1 box per year	Senior citizens (ages 62 or older) 1 box per year	Senior citizens (ages 62 or older) 1 box per year	No	Senior citizens (ages 62 or older) 1 box per year
<b>Audio Response</b>	Free	Free	Free	Free	Free
<b>Online Banking</b>	Free	Free	Free	Free	Free
<b>Bill Payer Service (optional)</b>	Free	Free	Free	Free	Free

<b>e-Deposits ***</b>	Free	Free	Free	Free	Not Available
<b>e-Statements</b>	Free	Free	Free	Free	Free
<b>Mobile Banking App with Card Controls</b>	Free	Free	Free	Free	Free
<b>Courtesy Pay</b>	Available	Available	Available	Available for 18+	Not Available
<b>Overdraft from Shares/Savings</b>	\$2 per transaction	\$2 per transaction	\$2 per transaction	\$2 per transaction	\$2 per transaction
<b>Overdraft from Loan or Visa</b>	Free	Free	Free	Free	N/A

\*Surcharge from other institutions may occur. You can locate thousands of surcharge-free ATMs by visiting [FirstFlorida.org/locations](https://www.firstflorida.org/locations).

\*\* See [FirstFlorida.org](https://www.firstflorida.org) for current rates. \*\*\* Some restrictions apply.



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