

# 2011 Checking For The New Decade Report

**Business Deposit Products  
August 2011**

	Surfing Credit Union	Longhorns Bank	Bank Of National	Cars Federal Savings
State	California	Texas	Wyoming	Michigan
Checking For The New Decade	Basic Business Checking	Business Secure Checking	Built For Your Business Checking	Free Checking
<b>Minimum Balance Requirements:</b>				
Minimum Balance to Open	\$100.00	\$1.00	\$500.00	\$100.00
Minimum Balance to Waive Fee	N/A	N/A	N/A	N/A
Avg Monthly Balance to Waive Fee	N/A	N/A	N/A	N/A
<b>Combined Balance Requirements:</b>				
Combined Balance to Waive Fee	N/A	N/A	N/A	N/A
<b>Combined Accounts Required:</b>				
Deposit Account 1	N/A	N/A	N/A	N/A
Deposit Account 2	N/A	N/A	N/A	N/A
Deposit Account 3	N/A	N/A	N/A	N/A
Deposit Account 4	N/A	N/A	N/A	N/A
Asset Account 1	N/A	N/A	N/A	N/A
Asset Account 2	N/A	N/A	N/A	N/A
<b>Maintenance Fees:/Discounts:</b>				
Monthly Fee	N/C	N/C	\$10.00	N/C
Quarterly Fee	N/A	N/A	N/A	N/A
Direct Deposit Discount	N/A	N/A	N/A	N/A
Safekeeping Discount	N/A	N/A	N/A	N/A
Check Imaging Discount	N/A	N/A	N/A	N/A
Non-Teller Use Discount	N/A	N/A	N/A	N/A
Check Enclosure Fee	N/C	N/A	N/A	N/C
Check Imaging Fee	N/A	N/A	N/A	N/A
Safekeeping Required	No	Yes	Yes	No
<b>Debits:</b>				
Debit Per Check	\$0.30	\$0.50	\$0.20	\$0.30
Debit Per Check Free Monthly	N/A	100	30	70
Free Debit Per Check w/Min Balance	N/A	N/A	N/A	N/A
<b>Credits:</b>				
Deposit Ticket	N/C	N/C	N/C	\$0.75
Deposit Ticket Free Monthly	N/A	N/A	N/A	20
Deposit Items On-Us	\$0.30	\$0.50	\$0.20	\$0.30
Deposit Items Local	\$0.30	\$0.50	\$0.20	\$0.30
Deposit Items Non-Local	\$0.30	\$0.50	\$0.20	\$0.30
Deposit Items Free Monthly	N/A	100	100	100
<b>Combined Debits/Credits</b>	150	N/A	N/A	N/A
<b>Limited Offer: (# of months fee waived)</b>				
	N/A	N/A	12 Months	N/A
<b>Notes:</b>				
	N/A	N/A	N/A	N/A

# 2011 Checking For The New Decade Report

**Business Deposit Products  
August 2011**

<b>State</b>	<b>Surfing Credit Union California</b>	<b>Longhorns Bank Texas</b>	<b>Bank Of National Wyoming</b>	<b>Cars Federal Savings Michigan</b>
<b>Miscellaneous Fees:</b>	<b>Basic Business Checking</b>	<b>Business Secure Checking</b>	<b>Built For Your Business Checking</b>	<b>Free Checking</b>
<b>Account Limits</b>				
Account Automatically Converted	Yes	No	No	Yes
Transaction Limit	500	None	None	750
Account Converts To	Regular Business Checking	Not Converted	Not Converted	Business Plus Account
<b>Checking</b>				
NSF Fee Tier One	\$34.00	<2 \$25.00	\$29.00	<5 \$25.00
NSF Fee Tier Two	N/A	<5 \$32.00	N/A	5+ \$40.00
NSF Fee Tier Three	N/A	5+ \$37.50	N/A	N/A
Overdraft Fee Tier One	\$34.00	<2 \$25.00	\$29.00	<5 \$25.00
Overdraft Fee Tier Two	N/A	<5 \$32.00	N/A	5+ \$40.00
Overdraft Fee Tier Three	N/A	5+ \$37.50	N/A	N/A
Maximum Number of NSF/OD Fees Per Day	4	10	No Limit	3
Posting Order of Debits and Credits	All electronic items and deposits first. After that checks will be paid in the order they where received.	All electronic items and deposits first. After that checks are paid highest to lowest	All electronic items and deposits first. After that checks will be paid in the order they where received.	All electronic items and deposits first. After that checks are paid highest to lowest
Do They Offer Opt Out Of Overdraft	Yes	No	Yes	No
Automatically Opt/Out Of OD At Account Opening?	In	Out	In	In
Continuous Overdraft Fee Per Day	N/C	\$5.00 per day after 3 days.	\$25.00 every 5 days.	\$5.00 per day after 8 days.
Stop Payment Fee	\$20.00	\$20.00	\$25.00	\$30.00
Returned Deposited Item Fee	\$5.00	\$6.00	\$5.00	\$10.00
<b>Debit Card/Paper Statement</b>				
Debit Card Monthly Fee	\$5.00	N/C	N/C	\$3.00
Paper Statement Monthly Fee	\$2.00	N/C	\$2.00	N/C
<b>Wire Transfer Domestic:</b>				
Incoming	\$10.00	\$12.00	\$10.00	\$10.00
Outgoing	\$30.00	\$30.00	\$25.00	\$25.00
<b>Wire Transfer Foreign:</b>				
Incoming	\$10.00	\$12.00	\$10.00	\$10.00
Outgoing	\$45.00	\$40.00	\$35.00	\$25.00
<b>Coin and Cash Deposits/Purchase:</b>				
Purchase Coin Wrapped	\$0.10 per roll	\$0.10 per \$100	\$0.10 per roll	\$0.15 per roll
Purchase Currency Strap	\$0.12 per \$100	\$0.10 per \$100	\$0.50 per strap	\$1.00 per \$1K
Deposit Coin Rolled	\$0.14 per \$100	\$0.10 per \$100	\$1.30 per \$1K	\$0.15 per roll
Deposit Cash	\$0.14 per \$100	\$0.10 per \$100	\$1.30 per \$1K	\$1.00 per \$1K
<b>Internet Banking:</b>				
Per Month	N/C	N/C	N/C	N/C
Free Log On	N/A	N/A	N/A	N/A
Per Log On	N/A	N/A	N/A	N/A
<b>Internet Bill Payment:</b>				
Per Month	Not Offered	\$4.95	N/C	\$4.95
Number Free	N/A	20	N/A	20
Per Bill Payment	N/A	\$0.30	\$0.30	\$0.50
Free Trial Period	N/A	6 Months	N/A	3 Months
<b>Notes:</b>	N/A	N/A	N/A	N/A

## 2011 Checking For The New Decade Report

State	Surfing Credit Union	Longhorns Bank	Bank Of National	Cars Federal Savings
Features:	California	Texas	Wyoming	Michigan
	Basic Business Checking	Business Secure Checking	Built For Your Business Checking	Free Checking
<b>Fee Waivers and Benefits:</b>				
Free NSF/OD Fee Waivers	One per year.	No	No	No
Other Fee Waivers	No	One free incoming wire transfer.	One fee waiver of the customers choice per year	No
Preferred Deposit Rates	0.25% higher CD rates.	0.10% higher money market rates.	No	
Preferred Loan Rates	0.25% off home equity loans.	No	No	0.25% off all loans with auto payment.
Free Foreign ATM Withdrawals	No	No	No	2 per month.
Free Checks	Yes, first year only.	No	Free for life of the account.	Free for life of the account.
<b>Alerts and Fraud Protection:</b>				
Account Alerts	Yes, if account falls below a certain balance.	No	Yes, can be customized to fit over twenty different criteria's.	No
Identify Theft Protection	Yes, up to \$10K per account.	\$19.95 per month, unlimited amount per account.	N/A	Our award-winning new SiteMax service can help prevent unauthorized access to your accounts. You get innovative Online Banking security features and fraud protection so you can bank with confidence. SiteMax, an additional defense against fraud and identity theft through Online Banking. Know you're safe with Mega Security Protection Package.
<b>Debit Cards:</b>				
Cash Back/Debit Card Programs	Being an checking account customer is more rewarding than ever! With the CheckCard Rewards Program, you can now earn DOUBLE cash back from program retailers and other program participants when you make purchases with your Check Card.	N/A	With Benefits Packages you get Everyday Rebate Rewards and receive up to \$40 per year on rebates for everyday purchases. Also, Travel Reservation Service and receive up to 5% Cash Bonuses on Travel Vacation Savings Hotline.	N/A
<b>Promotions:</b>				
	Receive a free gift when you open an account.	N/A	N/A	N/A
<b>Notes:</b>				
	N/A	N/A	N/A	N/A