



research services

Retail Deposit Products

August 2011

2011 Checking For The New Decade Report

Retail 1

| | Surfing Credit Union | Longhorns Bank | Bank Of National | Cars Federal Savings |
|--|----------------------|-----------------|------------------------|----------------------|
| State | California | Texas | Wyoming | Michigan |
| Checking For The New Decade | Basic Checking | Secure Checking | Built For You Checking | Free Checking |
| Minimum Balance Requirements: | | | | |
| Minimum Balance to Open | \$100.00 | \$100.00 | \$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 | \$1,500.00 | N/A |
| Combined Balance Requirements: | | | | |
| Combined Balance to Waive Fee | N/A | N/A | N/A | N/A |
| Combined Accounts Required: | | | | |
| 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 |
| Maintenance Fees:/Discounts: | | | | |
| Monthly Fee | \$4.00 | \$5.00 | \$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 | \$5.00 | 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/A | N/C | \$3.00 | N/A |
| Check Imaging Fee | N/A | N/A | N/A | N/C |
| Safekeeping Required | Yes | No | No | No |
| Debits: | | | | |
| Debit Per Check | \$0.50 | N/C | \$1.00 | N/C |
| Debit Per Check Free Monthly | 10 | N/A | 10 | N/A |
| Free Debit Per Check w/Min Balance | N/A | N/A | Yes | N/A |
| ATM/Check Card Per Transaction | N/C | N/C | N/C | N/C |
| ATM/Check Card Free Monthly | N/A | N/A | N/A | N/A |
| ATM/Check Card w/Min Balance | N/A | N/A | N/A | N/A |
| Limited Offer: (# of months fee waived) | N/A | N/A | 12 Months | N/A |
| Notes: | N/A | N/A | N/A | N/A |

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| State | Surfing Credit Union | Longhorns Bank | Bank Of National | Cars Federal Savings |
|---|---|---|---|---|
| | California | Texas | Wyoming | Michigan |
| Miscellaneous Fees: | Basic Checking | Secure Checking | Built For You Checking | Free Checking |
| Checking | | | | |
| 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 Option to Opt In to Overdraft | Yes | No | Yes | No |
| 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 |
| Debit Card/Paper Statement | | | | |
| Debit Card Monthly Fee | \$3.00 | \$5.00 | N/C | N/C |
| Paper Statement Monthly Fee | N/C | \$2.00 | N/C | \$1.00 |
| Wire Transfer Domestic: | | | | |
| Incoming | N/C | \$15.00 | \$20.00 | \$10.00 |
| Outgoing | \$20.00 | \$25.00 | \$40.00 | \$15.00 |
| Wire Transfer Foreign: | | | | |
| Incoming | \$10.00 | \$15.00 | \$50.00 | \$10.00 |
| Outgoing | \$40.00 | \$35.00 | \$50.00 | \$75.00 |
| Internet Banking: | | | | |
| Per Month | N/C | N/C | \$3.00 | N/C |
| Free Log On | N/A | N/A | N/A | N/A |
| Per Log On | N/A | N/A | N/A | N/A |
| Internet Bill Payment: | | | | |
| Per Month | \$5.95 | \$6.00 | \$5.00 | N/C |
| Number Free | 20 | N/A | N/A | N/A |
| Per Bill Payment | \$0.15 | N/A | N/A | N/A |
| Free Trial Period | 6 Months | 3 Months | 1 Month | N/A |
| Notes: | N/A | N/A | N/A | N/A |

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| | Surfing Credit Union | Longhorns Bank | Bank Of National | Cars Federal Savings |
|-------------------------------------|---|--|--|--|
| State | California | Texas | Wyoming | Michigan |
| Features: | Basic Checking | Secure Checking | Built For You Checking | Free Checking |
| Fee Waivers and Benefits: | | | | |
| 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. |
| Alerts and Fraud Protection: | | | | |
| 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. |
| Debit Cards: | | | | |
| 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 |
| Promotions: | | | | |
| | Receive a free gift when you open an account. | N/A | N/A | N/A |
| Notes: | N/A | N/A | N/A | N/A |