

<b>FEATURES</b>	<b>HIGH INTEREST CHECKING +</b>	<b>FREE CHECKING</b>	<b>FREE YOUTH CHECKING</b>	<b>CU SIMPLY CHECKING</b>
Initial Opening Deposit	\$25	\$25	\$25	\$100
Minimum Balance Requirements	None	None	None	\$25
Age Requirements	18	18	13 - 17	18
Monthly Service Charge	None	None	None	\$10
Checks	1 Box of Complimentary Checks			
High Interest Rates*	✓			
Get Paid up to 2 Days Early	✓	✓	✓	
FREE Out of Network ATM Transactions*	✓			
FREE CO-OP® Shared Branching Access	✓	✓	✓	
Free FI to FI Transfers	✓	✓		
FREE Debit Card with Card Central Access	✓	✓	✓	✓
FREE Online Banking	✓	✓	✓	✓
FREE Mobile App	✓	✓	✓	✓
Free Zelle® Access	✓	✓	✓	✓
FREE Mobile Check Deposit	✓	✓	✓	✓
FREE Bill Pay	✓	✓		
FREE Account Alerts	✓	✓	✓	✓
FREE eStatements	✓	✓	✓	✓
Wire Transfer Access	✓	✓		
FREE Notary Service	✓	✓	✓	✓
Complimentary Visit with Financial Advisor	✓	✓		

\*To qualify for premium dividends on the first \$25,000 and to have ATM fees refunded at month end from usage at non-Credit Union of Georgia ATMs, members need to meet the following monthly requirements: have one direct deposit credited to their account, maintain an average daily balance of \$2,500 or greater, have 15 or greater debit card transactions totaling \$500 or greater posted to their account, and be at least 18 years old.  
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## Experience the Difference with a Credit Union of Georgia Checking Account!

- **FREE Visa® Debit Card** to use wherever you see the Visa logo.
- **Digital Wallet:** Load your Visa Debit Card to your Apple®, Samsung®, or Google Wallet.®
- More than **5,600 Branch Locations** and **30,000 fee-free ATMs** with the CO-OP Shared Branching Network.
- **FREE Account Alerts:** Receive alerts via email or text when payments are due or balances fall below the limit you specify. These alerts and several more can be personalized, easily set up and changed any time within Digital Banking.
- **FREE Card Central Access:** Manage travel notes, payment options, fraud and more on your Debit Card all from Digital Banking.
- **FREE Online Banking:** View and print a history of your accounts, balance your checkbook, transfer money, apply for a loan, reorder checks, view online images of posted checks and more through Online Banking at [www.CUofGA.org](http://www.CUofGA.org).
- **FREE Mobile App:** Access accounts 24/7 with our Mobile App on your smartphone and/or tablet. With our app, you can transfer money between accounts, pay bills via Bill Pay, make a deposit with Mobile Check Deposit, track Account Alerts and much more.
- **FREE Mobile Check Deposit:** Alleviate the hassle of visiting a branch or ATM to deposit checks and make deposits at your convenience from anywhere using a smartphone and/or tablet. TAP the Credit Union of Georgia app on a smartphone and/or tablet, SNAP a picture of the front and back of an endorsed check and DEPOSIT the check into your account.
- **FREE Bill Pay:** Pay bills electronically at your convenience with Bill Pay. In just a few clicks, all of your bills are paid with our multiple payments screen and recurring payment options.
- **FREE eStatements:** Receive monthly statements electronically and save an electronic copy for your records. Review up to 24 months of statements online once enrolled.
- **Wire Transfer Access:** Conveniently initiate wire transfers via Online Banking to seamlessly send funds electronically to domestic (U.S.) or international recipient bank accounts, ensuring swift and secure transactions.
- **Overdraft Protection:** Finding yourself short on funds can be scary. To make it easier, qualifying accounts are eligible for overdraft protection with Courtesy Pay. Learn more about what this means and if you qualify at [www.CUofGA.org](http://www.CUofGA.org).

### High-Interest Checking+\*

#### More Than Just A Regular Checking Account.

Offering a variety of benefits providing members with a rewarding banking experience - this checking account offers:

- 3.00% APY on balances up to \$25,000
- Unlimited ATM fee refunds at non-Credit Union of Georgia ATMs
- Early paycheck access, which allows members to receive their paycheck deposit up to two days earlier than traditional banking processes
- A complimentary box of checks upon account opening
- A complimentary visit with our financial advisor for personalized financial guidance

### Free Checking

#### Keep It Simple With Your Day-To-Day Banking Needs With Free Checking!

Free Checking is just that...FREE! With this checking account, you have the following:

- No Direct Deposit or Debit Card transaction requirements
- No monthly service charges
- Early paycheck access, which allows members to receive their paycheck deposit up to two days earlier than traditional banking processes
- Complimentary visit with our financial advisor for personalized financial guidance
- Members must be at least 18 years old

### Free Youth Checking

#### Free Youth Checking Is A Special Account For Teens Who Are Just Getting Started.

This checking account offers truly free!

- Available for teens ages 13 – 17 years old
- No requirements
- No monthly service charges
- Early paycheck access, which allows members to receive their paycheck deposit up to two days earlier than traditional banking processes

### Senior Class Status

#### Are You Over The Age Of 65?

**Great News!** You can add Senior Class Status to any of the accounts listed above and receive the following:

- Jumbo CD rates on all CD balances
- One free box of checks every 12 months
- Free paper statements
- \$10 off any size Safe Deposit Box rental.

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