

METRO'S CHECKING OPTIONS



TERMS:	REGULAR CHECKING	PREMIER CHECKING*	STUDENT CHECKING*	VIP MONEY MARKET*
SAVINGS REQUIRED	YES	YES	YES	YES
MONTHLY MINIMUM BALANCE	\$250 Monthly Average For Ages 19-59	NONE	NONE	NONE
MINIMUM BALANCE FEE	\$5.00 Per Month (If average not met)	NONE	NONE	NONE
DIRECT DEPOSIT REQUIRED	NO	YES	NO	NO
PAYROLL DEDUCTION	FREE	FREE	FREE	FREE
MONTHLY DIVIDENDS	INCLUDED (balances over \$100)	INCLUDED (balances over \$100)	INCLUDED (balances over \$100)	INCLUDED (balances over \$100)
FIRST BOX OF CHECKS	Listed Price	FREE	FREE	FREE
CHECK WRITING	UNLIMITED	UNLIMITED	UNLIMITED	3 Per Month \$500 Min Check Amount
CHECK IMAGING	FREE	FREE	FREE	FREE
MONTHLY STATEMENT	FREE	FREE	FREE	FREE
ESTATEMENTS	FREE	FREE	FREE	FREE
ONLINE BANKING ACCESS	FREE	FREE	FREE	FREE
ONLINE BILL PAYMENT	<ul style="list-style-type: none"> • \$4.50 per month • First 3 months FREE • FREE with \$2,500 Account Average 	<ul style="list-style-type: none"> • \$4.50 per month • First 3 months FREE • FREE with \$2,500 Account Average 	<ul style="list-style-type: none"> • \$4.50 per month • First 3 months FREE • FREE with \$2,500 Account Average 	N/A
ATM/DEBIT CARD ACCESS	First Card Issued FREE (per account holder)	First Card Issued FREE (per account holder)	First Card Issued FREE (per account holder)	N/A
DEBIT POS TRANSACTIONS	FREE	FREE	FREE	N/A
ATM TRANSACTIONS	<ul style="list-style-type: none"> • \$1.00 per transaction • FREE ATM Deposits 	<ul style="list-style-type: none"> • First 6 FREE per month • \$1 (after • FREE ATM Deposits 	<ul style="list-style-type: none"> • First 6 FREE per month • \$1 after • FREE ATM Deposits 	N/A
SURCHARGE FREE ATMs	YES	YES	YES	N/A
NIGHT DEPOSITORY	Available 24/7 at METRO's First Drive-Thru Lane	Available 24/7 at METRO's First Drive-Thru Lane	Available 24/7 at METRO's First Drive-Thru Lane	Available 24/7 at METRO's First Drive-Thru Lane
OVERDRAFT PROTECTION (from savings account)	INCLUDED (\$15 fee per overdraft)	INCLUDED (\$15 fee per overdraft)	INCLUDED (\$15 fee per overdraft)	INCLUDED (\$15 fee per overdraft)
NON SUFFICIENT FUNDS FEE	\$30 per item	\$30 per item	\$30 per item	\$30 per item
STOP PAYMENT FEE	\$15 per check \$35 - series of checks	\$15 per check \$35 - series of checks	\$15 per check \$35 - series of checks	\$15 per check \$35 - series of checks
SPECIAL REQUIREMENTS*	NONE	Direct Deposit minimum 80% of paycheck	<ul style="list-style-type: none"> • Student ID • Ages 16-23 • Enrolled full or part time 	\$500 Minimum to Transfer or Withdrawal