

FINANCIAL PRODUCTS COMPARISON - MOUNTAIN REGION (as of September 2011)

<u>Financial Institutions</u>	<u>Asheville Savings Bank</u>		<u>TD Bank</u>		<u>Mountain 1st Bank and Trust</u>		<u>Mountain Credit Union</u>		<u>United Community Bank</u>		<u>United Services Credit Union</u>	
<u>Account Name</u>	<u>Statement Savings</u>	<u>Premier Checking</u>	<u>Convenience Savings</u>	<u>TD Simple</u>	<u>Mountain 1st Savings</u>	<u>First Free Checking</u>	<u>Share Savings</u>	<u>Personal Share Draft/Checking Account</u>	<u>Savings Account</u>	<u>Ultimate Free Checking</u>	<u>Share Savings Account</u>	<u>Share Draft Account</u>
<u>Card-Based Electronic Account</u>	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
<u>Online Banking</u>	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
<u>Direct Deposit</u>	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
<u>Automatic Savings</u>	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
<u>Electronic Statements</u>	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
<u>Interest Bearing</u>	yes	no	yes	no	yes	no	yes	no	yes	no	yes	no
<u>Opening Balance Requirement</u>	\$25.00	\$50.00	\$25.00	\$0.00	\$100.00	\$50.00	\$25.00	n/a	\$100.00	\$100.00	\$25.00 + 5.00 one-time membership fee	None
<u>Monthly Maintenance Fee</u>	\$1.00	None	\$4.00	\$3.99	\$3.00	None	n/a	None	\$2.00	None	None	
<u>Way to Avoid Maintenance Fee</u>	Minimum Balance of \$300.00		Minimum Balance of \$250.00		Minimum Balance of \$200.00	E-Statements required	Minimum Balance of \$25.00 for membership		Minimum Balance of \$100.00		Minimum Balance of \$25.00 for membership	
<u>Overdraft Fees</u>		Must op-in to protection (\$35 per instance), otherwise not allowed (card won't work)		n/a				n/a				\$30 per item
<u>Withdrawal Limitations</u>	\$10 per withdrawal in excess of 6 per statement period		n/a	n/a	\$2.00 per withdrawal in excess of 6 per month		n/a	n/a	\$2 per withdraw in excess of 6 per quarter		\$5 per withdraw in excess of 5 per quarter	
<u>Meets FDIC Model Safe Account</u>	No	No	No	No	No	No	No, lacks \$5 opening balance	Yes	No	No	Yes	Yes