

**FINANCIAL PRODUCTS COMPARISON - PIEDMONT REGION (as of September 2011)**

<u><b>Financial Institutions</b></u>	<u><b>Acclaim Federal Credit Union</b></u>		<u><b>First Community Bank</b></u>		<u><b>First South Bank</b></u>		<u><b>Members Credit Union</b></u>		<u><b>Randolph Bank</b></u>	
<u><b>Account Name</b></u>	<u><b>Savings Account</b></u>	<u><b>Checking Account</b></u>	<u><b>Community Direct Savings</b></u>	<u><b>Community Free Checking</b></u>	<u><b>Regular Savings</b></u>	<u><b>Free Basic Checking</b></u>	<u><b>Regular Savings</b></u>	<u><b>Checking</b></u>	<u><b>Extra-Mile Smart Savings</b></u>	<u><b>Extra-Mile Checking Account</b></u>
<u><b>Card-Based Electronic Account</b></u>	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
<u><b>Online Banking</b></u>	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
<u><b>Direct Deposit</b></u>	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
<u><b>Automatic Savings</b></u>	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
<u><b>Electronic Statements</b></u>	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
<u><b>Interest Bearing</b></u>	yes	no	yes	no	yes	no	yes	yes	yes	yes
<u><b>Opening Balance Requirement</b></u>	\$25.00	None	\$1.00	\$25.00	N/A	\$100.00	\$25.00	\$25.00	\$50.00	\$100.00
<u><b>Monthly Maintenance Fee</b></u>	None	None	None	None	\$7.00	None	\$3.00	\$3.00	None	None
<u><b>Way to Avoid Maintenance Fee</b></u>	Minimum Balance of \$25.00 for membership		None		Minimum Balance of \$200.00	None	Minimum Balance of \$25.00	Minimum month-end balance of \$25.00 for membership	None	
<u><b>Withdrawal Limitations</b></u>	\$5.00 per withdrawal in excess of 3 per month		\$2 per withdrawal in excess of 6 per quarter		\$5.00 per withdrawal in excess of 2 per month	None	\$3.00 per withdrawal in excess of 3 per month		6 per month	
<u><b>Overdraft Fees</b></u>		Free Overdraft line of credit w/ approval			Overdraft fee:\$36, or \$5 transfer fee from attached account			Free Overdraft Protection with transfer from Savings		Overdraft fee of \$32
<u><b>Meets FDIC Model Safe Account</b></u>	No, lacks \$5 opening balance	Yes	Yes	Yes	No	No	No, lacks \$5 opening balance	Yes	Almost	No