

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

<u><b>Financial Institutions</b></u>	<u>RBC Bank</u>		<u>Southern Community Bank &amp; Trust</u>		<u>Coastal Federal Credit Union</u>		<u>Latino Community Credit Union</u>		<u>Allegany Credit Union</u>	
<u><b>Account Name</b></u>	<u>Personal Savings</u>	<u>Free Checking</u>	<u>Classic Savings</u>	<u>Classic Checking</u>	<u>Primary Savings Account</u>	<u>Free Basic Checking</u>	<u>Savings Account</u>	<u>Checking Account</u>	<u>Daily Access</u>	<u>Smart Rate</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>	\$100.00	None	\$100.00	\$100.00	\$25.00	None	\$10.00	\$25.00	\$5.00	\$50.00
<u><b>Monthly Maintenance Fee</b></u>	\$5.00	None	None	None	None	None	None	\$2		See below
<u><b>Way to Avoid Maintenance Fee</b></u>	Minimum Balance of \$200.00				Minimum balance of \$25.00 for membership		Minimum balance of \$15.00 for membership		Minimum Balance of \$5	10 card Transactions, e-statements, or direct deposit required
<u><b>Withdrawal Limitations</b></u>	\$10 per withdraw in excess of 6 per month		\$3 per withdraw in excess of 6 per month						6 per month	
<u><b>Overdraft Fees</b></u>		Overdraft Fee		Overdraft Fee		Overdraft Protection		Overdraft Protection		Overdraft Protection
<u><b>Meets FDIC Model Safe Account</b></u>	No	Yes	No	No	No, lacks \$5 opening balance	Yes	No, lacks \$5 opening balance	Yes	Yes	Yes