

FINANCIAL PRODUCTS COMPARISON - STATEWIDE AND NATIONAL (as of September 2011)

<u>Financial Institutions</u>	<u>First Citizens Bank</u>		<u>SunTrust Bank, Inc</u>		<u>Wachovia/Wells Fargo</u>		<u>BB&T</u>		<u>Bank of America</u>			<u>State Employees Credit Union</u>	
<u>Account Name</u>	<u>E.Savings</u>	<u>E.Checking</u>	<u>Personal Savings</u>	<u>Everyday Checking</u>	<u>Essential Checking Account</u>	<u>Wave2Save</u>	<u>eSavings Account</u>	<u>Bright Banking</u>	<u>Regular Savings</u>	<u>MyAccess Checking</u>	<u>eBanking</u>	<u>Share (Savings)</u>	<u>Checking</u>
<u>Card-Based Electronic Account</u>	yes	yes	yes	yes, \$5 a month	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	Free
<u>Direct Deposit</u>	Free	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	Free
<u>Electronic Statements</u>	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
<u>Interest Bearing</u>	yes	yes	yes	yes	no	yes	yes	no	yes	no	no	yes	no
<u>Opening Balance Requirement</u>	\$25.00	\$25.00	\$5.00	\$100.00	\$100.00	\$0.00	\$0.00	\$50.00	\$25.00	\$25.00	\$25.00	\$25.00	\$0.00
<u>Monthly Maintenance Fee</u>	None	None	\$4.00	\$7.00	None	None first year, then \$5.00	None	\$10.00	\$5.00	\$12	\$8.95	None	\$1
<u>Way to Avoid Maintenance Fee</u>			Minimum Balance of \$300.00	Minimum Balance \$500.00 or direct deposit		Monthly automatic transfer into account		Direct Deposit of at least \$100.00	Minimum Balance of \$300.00 or automatic transfer from checking	Direct deposit of at least \$250	All transactions done online or by ATM, otherwise	Minimum month-end balance of \$25.00 for membership	

<u>Withdrawal Limitations</u>	\$3 per withdrawal in excess of 2 per statement period	\$2.50 per out-of-network ATM fee	\$4 per withdrawal in excess of 2 per month	\$2 per non-SunTrust ATM transaction	\$2.50 per non-network ATM transaction	\$3.00 per withdrawal in excess of 3 per quarter	Unlimited through ATM and Branches, 6 through phone or online, \$3.00 per withdraw in excess	\$2.50 per non-network ATM transaction	Unlimited through ATM and Branches, 6 through phone or online, \$3.00 per withdraw in excess	\$2.00 per non-network ATM transaction	\$2.00 per non-network ATM transaction		
<u>Overdraft Fees</u>		\$35 overdraft fee or \$10 overdraft transfer fee from attached account		Overdraft fee:\$25 first, \$36 after or \$12.50 transfer fee from attached account	Overdraft fee:\$22 first, or \$12.50 transfer fee from attached account			Option of opting out-of overdraft protection (card won't work) or \$35 per item overdraft charge		\$35 overdraft charge	\$35 overdraft charge	2 no-fee overdrafts per year	
<u>Special Features/ Requirements</u>	Must Use Visa® Debit Card to make deposits, withdrawals or transfers. Account is set-up and accessed online.	Account is set-up and accessed online.				Must have Wachovia Checking Account: \$1 dollar is transferred from Checking to Savings for every purchase or transfer							
<u>Meets FDIC Model Safe Account</u>	No, lacks \$5 opening balance	Yes	No	No	No	Yes	Yes	No	No	No	No	No, lacks \$5 opening balance	Yes