

Choice Checking is ONE great checking account with a variety of account options. Your account can be FREE of monthly fees based on your balance or transactions with us—it's your choice!

CHOICE CHECKING ACCOUNT OPTIONS					
	High Balance Choice Checking	Automated Account Choice Checking	Direct Deposit Choice Checking	ATM Access Choice Checking	Unlimited Access Choice Checking
Monthly Fee	Free	Free	\$2	\$2	\$4
Minimum Daily Balance	\$300 or more in Checking or minimum \$1,500 combined balance on the same main account as Share Savings, Checking, Special Savings, Share Certificates or Club Accounts	No requirements	No requirements	No requirements	No requirements
Automated Access (no lobby transactions)	No requirements	Must use Home Banking (CU OnLine, Bill Payer), HomeTeller, any LBS Financial ATM and mail or phone for transactions on account	No requirements*	No requirements	No requirements
LBS Financial ATMs	No requirements	Must use LBS Financial ATMs exclusively for all checking account transactions**	No requirements	Must use LBS Financial ATMs exclusively for all checking account transactions	No requirements
Direct Deposit/Payroll Deduction/ACH	No requirements	No requirements	Direct deposit/payroll deduction/ACH to checking	No requirements	No requirements
Minimum Opening Deposit	\$20				
Visa ATM/Debit Combo Card	Free				
CU OnLine (Home Banking)	Free				
Online Bill Payer	Free				
Dividends Paid	Paid on minimum average daily balance of \$750 or more				
Check Writing	Unlimited number of checks per month				
CO-OP Network/ATM Transactions***	Unlimited free nationwide				
Non-LBS Financial or Non-CO-OP ATM Withdrawals	\$1 per transaction				
Overdraft Protection	Automatic overdraft protection using an LBS Financial Share Savings account, Classic VISA or VISA Gold account. Special Savings and Money Market may be added at your request.				

*In lieu of signing up for direct deposit/payroll deduction/ACH you can opt for Automated Access and get the same account option.

**\$2 is saved by no lobby transactions. The other \$2.00 is saved by either a direct deposit in checking or by using only LBS Financial ATMs for transactions.

***CO-OP network (including LBS Financial ATMs) and F&M Bank ATM transactions are free. POS transactions are free from our \$1 surcharge, however, the merchant may have a surcharge.

Please be reminded that Government Regulation D limits automatic transfers from a savings account to a checking or other transaction account to six transfers per month. Once your Regulation D transfer count has reached six, no further automatic transfers will be made and checks are subject to return as non-sufficient funds (NSF) items. However, you may perform an unlimited number of funds transfers in person or in writing.