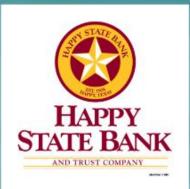




Access Community Credit Union

> Wells Fargo

WELLS FARGO



Education Credit Union

Happy State Bank



Learn More. Live More:



- \$25 deposit to open an account
- No minimum balance or monthly service fee
- Free Online Banking with free Bill Pay
- Free Smart Phone App
- Free Text Banking
- Free Checks
- Free Instant Issue Debit Card
- Free Electronic Statements
- Free Direct Deposit

Fees

- Teller Check or Money Order
- Account Activity Printout
- Excess Withdrawal from Saving
- Outgoing Wire Transfer
- Incoming Wire Transfer
- Stop Payment
- Account Research
- Overdraft
- Replace Lost Debit Card
- MasterCard Gift Card

\$3.00 each \$1.00 per page \$10.00 each (7th withdrawal) \$20.00 per transfer \$5.00 per transfer \$22.00 per item \$20.00 per hour \$22.00 per item \$5.00 each \$3.00 each



- \$25 deposit to open an account
- No monthly service fee, if you meet the requirements
- Free Online Banking with free Bill Pay
- Free Smart Phone App
- Free Text Banking
- Free Debit Card
- Free Electronic Statements and Documents
- Free Direct Deposit
- Access to 13,000 Wells Fargo ATM's

Fees

- Money Order
- Teller Check/Cashier's Check
- Account Activity Printout
- Excess Withdrawal from Saving
- Outgoing Wire Transfer
- Incoming Wire Transfer
- Stop Payment
- Account Research
- Overdraft
- Visa Gift Card

\$5.00 each \$10.00 each \$1.00 per page \$15.00 each (7th withdrawal) \$30.00 per transfer \$15.00 per transfer \$31.00 per item \$25.00 per hour \$35.00 per item \$5.00 each



- \$25 deposit to open an account
- No minimum balance or monthly service fee
- Free Online Banking with free Bill Pay
- Free Smart Phone App
- Free Text Banking
- Free Instant Issue Debit Card
- Free Electronic Statements and Documents
- Free Direct Deposit
- Refunds on ATM withdrawals (up to \$15 per month)

Fees

- Teller Check or Money Order
- Account Activity Printout
- Excess Withdrawal from Saving
- Outgoing Wire Transfer
- Stop Payment
- Account Research
- Overdraft
- Replace Lost Debit Card
- VISA Gift Card

\$1.50 each \$2.50 per statement \$1.50 each (5th Withdrawal) \$15.00 per transfer \$22.00 per item \$19.00 per hour \$22.00 per item \$5.00 each \$2.75 each



- \$100 deposit to open an account
- No minimum balance or monthly service fee
- Free Online Banking with free Bill Pay
- Free Smart Phone App
- Free Text Banking
- Free Debit Card

Fees

- Money Order
- Teller Check/Cashier's Check
- Account Activity Printout
- Outgoing Wire Transfer
- Stop Payment
- Account Research
- Overdraft
- Replace Lost Debit Card
- VISA gift card

\$3.00 each \$3.00 each \$5.00 per statement \$15.00 per transfer \$27.00 per item \$20.00 per hour \$27.00 per item \$5.00 each \$5.00 each



TRANSACTION DESCRIPTION	PAYMENT, FEE WITHDRAWAL (-)		DEPOSIT, CREDIT (+)		BALANCE	
Starting Balance					250	00
Money Order	200	00			50	00
Money Order Fee	3	00			47	00
Transfer from Savings			100	00	147	00
Deposit Paycheck			703	00	850	00



Learn More. Live More: