



Access
Community
Credit
Union

Wells
Fargo

Education
Credit
Union

Happy
State
Bank



Learn More. Live More.®



Features

- \$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 | \$3.00 each |
| • Account Activity Printout | \$1.00 per page |
| • Excess Withdrawal from Saving | \$10.00 each (7th withdrawal) |
| • Outgoing Wire Transfer | \$20.00 per transfer |
| • Incoming Wire Transfer | \$5.00 per transfer |
| • Stop Payment | \$22.00 per item |
| • Account Research | \$20.00 per hour |
| • Overdraft | \$22.00 per item |
| • Replace Lost Debit Card | \$5.00 each |
| • MasterCard Gift Card | \$3.00 each |



Features

- \$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 | \$5.00 each |
| • Teller Check/Cashier's Check | \$10.00 each |
| • Account Activity Printout | \$1.00 per page |
| • Excess Withdrawal from Saving | \$15.00 each (7th withdrawal) |
| • Outgoing Wire Transfer | \$30.00 per transfer |
| • Incoming Wire Transfer | \$15.00 per transfer |
| • Stop Payment | \$31.00 per item |
| • Account Research | \$25.00 per hour |
| • Overdraft | \$35.00 per item |
| • Visa Gift Card | \$5.00 each |



Features

- \$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 | \$1.50 each |
| • Account Activity Printout | \$2.50 per statement |
| • Excess Withdrawal from Saving | \$1.50 each (5th Withdrawal) |
| • Outgoing Wire Transfer | \$15.00 per transfer |
| • Stop Payment | \$22.00 per item |
| • Account Research | \$19.00 per hour |
| • Overdraft | \$22.00 per item |
| • Replace Lost Debit Card | \$5.00 each |
| • VISA Gift Card | \$2.75 each |



Features

- \$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 | \$3.00 each |
| • Teller Check/Cashier's Check | \$3.00 each |
| • Account Activity Printout | \$5.00 per statement |
| • Outgoing Wire Transfer | \$15.00 per transfer |
| • Stop Payment | \$27.00 per item |
| • Account Research | \$20.00 per hour |
| • Overdraft | \$27.00 per item |
| • Replace Lost Debit Card | \$5.00 each |
| • VISA gift card | \$5.00 each |

Check Register

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