

Checking Account Features

	Simple	Simple Plus	Choice & Choice Plus APY=Annual Percentage Yield	
Dividend earned if point-of-sale requirements met	None	None	Balance	Rate
			Up to \$3,000	4.25% APY
			Over \$3,000 Up to \$10,000	2.00% APY
			Over \$10,000	0.10% APY
If point-of-sale account requirement not met, 0.10% APY on entire balance.				

	Simple	Simple Plus	Choice	Choice Plus
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Account Requirements

Minimum Balance	\$1,000	\$1,000	\$1,000	\$1,000
OR Point-of-Sale Transactions	10	10	20	15
OR Direct Deposit	\$500 or more	\$500 or more	N/A	N/A
Low Balance Fee	\$8 ¹	\$8 ¹	\$8	\$8

Low balance fee is waived if other account requirements are met.

Opening Deposit	\$50	\$50	\$50	\$50
Elite Saver Option			✓	✓
Unlimited Checking Writing	✓	✓	✓	✓
Overdraft Protection	✓	✓	✓	✓
ATM Fee Refunds up to \$25 when account is enrolled in eStatements			✓	✓
BaZing Enjoy BaZing services like local shopping savings; cell phone protection; ² ID theft aid; ² ID monitoring; ³ pharmacy, vision, and hearing savings; and more. Visit lcapfcu.org/bazing for more details.		✓		✓
BaZing Fee	N/A	\$4.99	N/A	\$4.99
Monthly Service Fee ⁴	\$2 ¹	\$2 ¹	\$2	\$2
	Simple	Simple Plus	Choice	Choice Plus

Federally Insured By NCUA

¹ Student checking waiver: Monthly service fee and low balance will be waived on Simple and Simple Plus account owned by members age 24 and under.

² Cell phone protection and personal identity theft benefit are subject to additional terms and conditions. Participating merchants on BaZing are not sponsors of the program, are subject to change without notice, may not be available in all regions and may choose to limit deals. Insurance products are: NOT A DEPOSIT. NOT NCUA-INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE CREDIT UNION.

³ ID Monitoring requires additional enrollment on BaZing.com.

⁴ Any checking account enrolled in eStatements will receive a monthly service charge waiver of \$2 per month while enrolled in eStatements. To sign up for eStatements, you must first be enrolled in Online Banking.