



ACCOUNT COMPARISON CHART

	Regular Savings	Regular Checking	Prime Checking	W.O.W. Account ¹
Minimum Balance	\$25	None	None	None
Duke Credit Union ATM Withdraws	Unlimited	Unlimited	Unlimited	Unlimited
Foreign ATM/POS Withdrawals	No fee from DUFCU (Bank fees apply)	No fee from DUFCU (Bank fees apply)	No fee from DUFCU (Bank fees apply)	No fee from DUFCU (Bank fees apply)
24/7 Access to Accounts	Yes	Yes	Yes	Yes
Monthly Fee	\$3 ²	\$5 ³	\$1 ⁴	None
i-Statements	Free	Free	Free	Free
i-Bill Pay	No	Yes ⁵	Yes ⁵	Yes ⁵
Courtesy Overdraw Program	No	Yes	Yes	Yes
Unlimited Check Writing	Not Available	Yes	Yes	Yes
Excessive Withdrawal Fee	\$3 ⁶	Unlimited	Unlimited	Unlimited
Share Certificates	\$500 minimum to open	\$500 minimum to open	\$500 minimum to open	\$50 to open, minimum deposit of \$25 thereafter

¹Ages up to 25

²To avoid the \$3 monthly fee, one of these qualifications needs to be met – have a loan, direct deposit, \$100 in average compensating balances in savings or be under the age of 25.

³To avoid the \$5 monthly fee, one of these qualifications needs to be met – have direct deposit or a monthly average balance of \$2,500 in loans or deposits.

⁴To avoid the \$1 monthly fee, enroll in i-Statements.

⁵To avoid the \$5 inactivity fee, make a payment every month.

⁶To avoid the \$3 fee, maintain a compensating Loans/Savings balances above \$2500. Excessive withdrawal is defined as more than 3 withdrawals per month.