

*A guide to low-cost financial products in North Carolina.* (May 1999). Chapel Hill, NC:  
Center for Community Capitalism.

# ***A Guide to Low-Cost Financial Products In North Carolina***

**Produced by:**

**The Center for Community Capitalism, Kenan Institute of  
Private Enterprise, UNC Chapel Hill**



**With support from:**

**North Carolina Bankers Association**

**North Carolina Credit Union Network**



May 1999

## ***The Center for Community Capitalism***

*The Center for Community Capitalism seeks to create public policies that foster innovative community development partnerships with the private sector to reinvigorate markets, and grow jobs, incomes and wealth in America's underinvested communities. While neither government nor the private sector working alone can revitalize neighborhoods or local economies, there is a renewed sense of hope across the country that business, communities and governments working together can make disadvantaged communities more vital places to live and work.*

*America cannot remain competitive unless everybody has the tools and skills necessary in the new economy. In community capitalism, business, supported by the government and community sectors, drives investment, job creation, and economic opportunities in underinvested communities. Urban neighborhoods are profiled by measures of economic strength rather than social pathologies; promising inner-city entrepreneurs have access to capital; and corporations make inner-city investment decisions for business reasons instead of charity. In an increasingly competitive global economy, we must take advantage of the enormous untapped potential – both in economic and human terms – that our inner cities contain.*

*The Center for Community Capitalism is located within the Frank Hawkins Kenan Institute of Private Enterprise at the University of North Carolina, Chapel Hill.*

## ***The Kenan Institute of Private Enterprise***

*The Frank Hawkins Institute of Private Enterprise promotes synergy among leaders in business, the academy, and government for the purpose of strengthening the private enterprise system worldwide. It achieves its objectives through research and analysis, education and training, managerial assistance, and information dissemination, as well as through publications, conferences, and workshops. The Kenan Institute is an integral part of the Kenan-Flagler Business School at the University of North Carolina at Chapel Hill.*

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Information in this brochure was accurate as of May 15, 1999 and applies only to products offered in North Carolina. All costs, fees, and product descriptions are subject to change without notice. Products offering “no fee for use of foreign ATM” only guarantee that the issuing institution will not charge a fee; the institution operating the foreign ATM may charge a fee.

## About this guide . . .

This guide to low-cost financial products available from financial institutions in North Carolina was produced by the Center for Community Capitalism in the Kenan Institute of Private Enterprise at the University of North Carolina, under the direction of Professor Michael A. Stegman. The guide could not have been compiled without the cooperation of the North Carolina Bankers Association, under the direction of Thad Woodard, and the North Carolina Credit Union Network, under the direction of Larry Johnson, and I thank both organizations for their support

This guide is intended for use by all citizens of North Carolina, especially those with lower incomes and those of any income level who are currently without financial services. It was conceived in response to the federal government's transition to the electronic delivery of public benefits, which has tremendous implications for North Carolina consumers and the financial services industry. It is our belief that the revolution in banking technology facilitating this transition provides an opportunity for financial institutions to expand their market reach. It also provides an opportunity for "unbanked" consumers to join the financial mainstream.

The contents of this guide were derived from surveys we sent to 130 banks and 173 credit unions providing account services in North Carolina. We asked survey recipients to identify any checking, savings, or other type of low-cost account services that they believed would be attractive to lower-income individuals. Rather than setting an arbitrary standard, we asked the banks and credit unions themselves to define which of their many products meet their definition of "low-cost". Of the surveys we sent out, we received responses from 71 financial institutions: 51 from banks, and 20 from credit unions. We include in this guide all 147 product descriptions that we received.

Our goal in creating this guide is twofold. We hope to assist lower-income people in finding affordable financial products, and we seek to encourage people who are making the transition from welfare to work in establishing a banking relationship. Toward these ends, we identify for each financial institution a list of the counties in which their low-cost products are available; all 100 counties in North Carolina are represented. To further facilitate use of this guide, we include in the table of contents the pages where particular populations might find products of special interest to them.

Finally, I want to express my appreciation to Lisa Mensah of the Ford Foundation for supporting the Center's work in electronic banking, which made this guide possible, and to Allison Freeman, who directed this project.

Michael A. Stegman  
Chapel Hill, NC  
May 1999

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**Arrowood Association Credit Union**  
**Share (Savings) Account and Checking Account**

---

**MONTHLY FEE:** \*\$3.00 on Checking Accounts \*\$1.00 if balance drops below

---

**ATM SERVICES:**

**Costs:** NOT APPLICABLE

**Limits:**

**Card Replacement Fee:**

---

**CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*customer must purchase checks \*\$18 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

To qualify for services, must be employee of or retiree from member organization, or must be immediate family member of an employee. Three free withdrawals per quarter from savings; \$10 per withdrawal beyond three.

---

**Arrowood Association Credit Union**

<u>Counties Served</u>	<u># ATMs</u>
------------------------	---------------

Mecklenburg	0
-------------	---

**Asheville Savings Bank, SSB**  
**Economy Checking**

---

**MONTHLY FEE:** \*\$3.00 if balance falls below \$500

---

**ATM SERVICES:**

**Costs:** \*\$1.00 per use of foreign ATM

**Limits:** \*\$300 daily withdrawal limit

**Card Replacement Fee:** \*\$5.00

---

**CHECKING SERVICES:**

**Limits:** \*12 free checks per cycle

**Costs:** \*\$.50 per check beyond 12 \*first order of checks available at reduced cost of \$11.75 \*\$24 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

24 hour telephone access to account information at no charge. Interest earned for each day balance is above \$2500. No charge for use of tellers.

---

**Asheville Savings Bank, SSB**

<u>Counties Served</u>	<u># ATMs</u>
Buncombe	6
Henderson	1
Madison	1
McDowell	1

**Bank of America  
Regular Savings**

---

**MONTHLY FEE:** \*\$3.00 if balance falls below \$250

---

**ATM SERVICES:**

**Costs:** \*three free withdrawals per statement cycle \*\$3.00 per additional withdrawal if balance falls below \$2500 \*\$1.50 per use of foreign ATM

**Limits:** \*\$704 daily withdrawal limit

**Card Replacement Fee:** \*no charge

---

**CHECKING SERVICES:**

**Limits:** NOT APPLICABLE

**Costs:**

---

**ADDITIONAL INFORMATION:**

\$100 minimum deposit to open account. No charge for use of tellers.

---

**Bank of America  
Senior Economy Checking**

---

**MONTHLY FEE:** \*\$5.00 monthly fee \*fee waived if balance is kept above \$100 and direct deposit is used

---

**ATM SERVICES:**

**Costs:** \*unlimited use of Bank of America ATMs \*\$1.50 per use of foreign ATM

**Limits:** \*\$704 daily withdrawal limit

**Card Replacement Fee:** \*no charge

---

**CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*customer must purchase checks \*\$25 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

Available to persons age 55 and older. \$25 minimum deposit to open. No charge for use of tellers.

## **Bank of America Express Account**

---

**MONTHLY FEE:** \*\$4.00 with check safekeeping and direct deposit \*\$5.00 with check safekeeping only \*\$5.00 with direct deposit only  
\*\$6.00 without either check safekeeping or direct deposit

---

### **ATM SERVICES:**

**Costs:** \*unlimited use of Bank of America ATMs \*\$1.50 per use of foreign ATM

**Limits:** \*\$704 daily withdrawal limit

**Card Replacement Fee:** \*no charge

---

### **CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*customer must purchase checks \*\$25 non-sufficient funds fee

---

### **ADDITIONAL INFORMATION:**

Minimum deposit of \$25 to open account. One free checking account withdrawal, deposit or transfer at teller line, by mail or night deposit box per statement cycle; \$3.00 fee beyond that.

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---

## **Bank of America Economy Checking**

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**MONTHLY FEE:** \*\$3.00 with check safekeeping and direct deposit \*\$4.00 with check safekeeping only \*\$4.00 with direct deposit only  
\*\$5.00 without either check safekeeping or direct deposit

---

### **ATM SERVICES:**

**Costs:** \*10 free checks/withdrawals per month \*\$.50 per check/withdrawal beyond 10 \*\$1.50 per use of foreign ATM

**Limits:** \*\$704 daily withdrawal limit

**Card Replacement Fee:** \*no charge

---

### **CHECKING SERVICES:**

**Limits:** \*10 free checks/withdrawals per month

**Costs:** \*\$.50 per check/withdrawal beyond 10 \*customer must purchase checks \*\$25 non-sufficient funds fee

---

### **ADDITIONAL INFORMATION:**

Minimum deposit of \$25 to open account. No charge for use of tellers.

**Bank of America**  
**Counties Served**

	<b><u># ATMs</u></b>
Alamance	5
Alexander	1
Avery	1
Beaufort	4
Bladen	1
Brunswick	4
Buncombe	13
Burke	2
Cabarrus	5
Caldwell	1
Carteret	2
Catawba	8
Chowan	2
Cleveland	2
Craven	4
Cumberland	13
Dare	2
Davidson	5
Duplin	2
Durham	13
Forsyth	12
Gaston	15
Guilford	37
Henderson	2
Iredell	14
Jackson	1
Lenoir	2
Lincoln	6
Macon	1
McDowell	1
Mecklenburg	93
Mitchell	1

**Bank of America**  
**Counties Served**

**# ATMs**

Moore	2
New Hanover	9
Onslow	7
Orange	9
Pender	2
Pitt	7
Polk	1
Rockingham	6
Rowan	2
Stanly	1
Surry	3
Union	4
Vance	3
Wake	27
Watauga	2
Wayne	1
Wilkes	3
Wilson	3
Yancey	1

**Bank of Asheville  
Community Checking**

---

**MONTHLY FEE:** \*\$8.00 if balance falls below \$100

---

**ATM SERVICES:**

**Costs:** \*unlimited use of Bank of Asheville ATMs \*five free foreign ATM transactions \*\$1.50 per foreign ATM transaction beyond five

**Limits:** \*\$254 daily withdrawal limit \*\$1004 daily POS limit

**Card Replacement Fee:** \*\$5.00

---

**CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*first order of special member checks at no charge \*\$25 non-sufficient funds fee \*\$30 overdraft fee

---

**ADDITIONAL INFORMATION:**

Interest bearing account. Available at no charge: \$100,000 common carrier accidental death insurance, credit card protection, key ring protection, discount book, debit card. No charge for use of tellers.

---

**Bank of Asheville  
Value Checking**

---

**MONTHLY FEE:** \*\$5.00

---

**ATM SERVICES:**

**Costs:** \*unlimited use of Bank of Asheville ATMs \*five free foreign ATM transactions \*\$1.50 per foreign ATM transaction beyond five

**Limits:** \*\$254 daily withdrawal limit \*\$1004 daily POS limit

**Card Replacement Fee:** \*\$5.00

---

**CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*\$2.00 monthly fee for imaged check copies \*customer must purchase checks \*\$25 non-sufficient funds fee \*\$30 overdraft fee

---

**ADDITIONAL INFORMATION:**

\$50 minimum deposit to open account. Non-interest bearing account. No charge for use of tellers.

## **Bank of Asheville Classic Checking**

---

**MONTHLY FEE:** \*no monthly fee

---

### **ATM SERVICES:**

**Costs:** \*unlimited use of Bank of Asheville ATMs \*five free foreign ATM transactions \*\$1.50 per foreign ATM transaction beyond five

**Limits:** \*\$254 daily withdrawal limit \*\$1004 daily POS limit

**Card Replacement Fee:** \*\$5.00

---

### **CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*\$2.00 fee for imaged check copies \*one free order of specially designed checks per year, or \$15 credit toward checks of customer's choice \*\$25 non-sufficient funds fee \*\$30 overdraft fee

---

### **ADDITIONAL INFORMATION:**

Available to customers age 50 and older. \$50 minimum deposit to open account. No fee debit card. Non-interest bearing account. No charge for use of tellers.

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## **Bank of Asheville Community Checking Plus**

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**MONTHLY FEE:** \*\$6.00 monthly fee \*\$5.00 for ages 50 and older

---

### **ATM SERVICES:**

**Costs:** \*unlimited use of Bank of Asheville ATMs \*five free foreign ATM transactions \*\$1.50 per foreign ATM transaction beyond five

**Limits:** \*\$254 daily withdrawal limit \*\$1004 daily POS limit

**Card Replacement Fee:** \*\$5.00

---

### **CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*personalized special checks at no charge \*\$25 non-sufficient funds fee \*\$30 overdraft fee

---

### **ADDITIONAL INFORMATION:**

Interest bearing account. Available at no charge: \$10,000 accidental death insurance, \$100,000 common carrier insurance, credit card protection, key ring protection, two stop-payment orders per year. Travelers checks and official checks with no issue fee. \$20 credit on new safe deposit box rental. No fee debit card. No charge for use of tellers.

**Bank of Asheville**

**Counties Served**

**# ATMs**

Buncombe

2

**Bank of Mecklenburg**

**Economy Checking**

---

**MONTHLY FEE:** \*\$4.00

---

**ATM SERVICES:**

**Costs:** \*10 free ATM transactions per month \*\$.35 per transaction beyond

**Limits:** \*\$400 daily withdrawal limit

**Card Replacement Fee:** \*\$5.00

---

**CHECKING SERVICES:**

**Limits:** \*10 free checks per month

**Costs:** \*\$1.00 per check beyond 10 \*customer must purchase checks

\*\$27 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

No charge for use of tellers.

---

**Bank of Mecklenburg**

**Counties Served**

**# ATMs**

Mecklenburg

3

**Bank of North Carolina  
Pamlico Checking Account**

---

**MONTHLY FEE:** \*\$3.00

---

**ATM SERVICES:**

**Costs:** \*no fee for use of foreign ATMs

**Limits:** \*\$200 daily withdrawal limit

**Card Replacement Fee:** \*no charge

---

**CHECKING SERVICES:**

**Limits:** \*15 free debits (including checks) per month

**Costs:** \*\$.50 per debit beyond 15 \*customer must purchase checks

\*\$20 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

POS debit card transactions have \$1000 daily transaction limit. No minimum balance required. No charge for use of tellers.

---

**Bank of North Carolina  
Tar Heel Checking Account**

---

**MONTHLY FEE:** \*\$8.00 monthly fee \*fee waived with \$100 checking balance, \$500 average checking balance, or \$500 savings account balance

---

**ATM SERVICES:**

**Costs:** \*no fee for use of foreign ATMs

**Limits:** \*\$200 daily withdrawal limit

**Card Replacement Fee:** \*no charge

---

**CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*customer must purchase checks \*\$20 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

\$100 to open account. POS debit card transactions have \$1000 daily transaction limit. No charge for use of tellers.

**Bank of North Carolina  
Blue Ridge Savings**

---

**MONTHLY FEE:** \$3.00 if balance falls below \$150

---

**ATM SERVICES:**

**Costs:** \*no fee for use of foreign ATMs

**Limits:** \*\$200 daily withdrawal limit

**Card Replacement Fee:** \*no charge

---

**CHECKING SERVICES:**

**Limits:** NOT APPLICABLE

**Costs:**

---

**ADDITIONAL INFORMATION:**

\$100 to open account. Interest compounded daily. POS debit card transactions have \$1000 daily transaction limit. No charge for use of tellers.

---

**Bank of North Carolina**

**Counties Served**

**# ATMs**

Davidson 2

Randolph 1

**Bank of the Carolinas  
Passbook Savings**

---

**MONTHLY FEE:** \*no monthly fee

---

**ATM SERVICES:**

**Costs:** NOT APPLICABLE

**Limits:**

**Card Replacement Fee:**

---

**CHECKING SERVICES:**

**Limits:** NOT APPLICABLE

**Costs:**

---

**ADDITIONAL INFORMATION:**

Interest paid on balances in excess of \$50. No charge for use of tellers.

---

**Bank of the Carolinas  
Regular Checking**

---

**MONTHLY FEE:** \*no monthly fee

---

**ATM SERVICES:**

**Costs:** NOT APPLICABLE

**Limits:**

**Card Replacement Fee:**

---

**CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*customer must purchase checks \*\$10 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

Interest paid on balances in excess of \$300. No charge for use of tellers.

---

**Bank of the Carolinas  
Counties Served**

**# ATMs**

Rowan

0

**Bank of Wilmington  
Senior Account**

---

**MONTHLY FEE:** \*no monthly fee

---

**ATM SERVICES:**

**Costs:** \*unlimited use of Bank of Wilmington ATMs \*no charge for use of foreign ATMs

**Limits:** \*\$200 daily withdrawal limit

**Card Replacement Fee:** \*\$5.00

---

**CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*no per check fee \*customer must purchase checks  
\*\$25 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

Customer must be 50+ to open account. \$100 minimum deposit to open account. Non-interest bearing account. No charge for use of tellers.

---

**Bank of Wilmington  
Convenience Checking**

---

**MONTHLY FEE:** \*\$4.00

---

**ATM SERVICES:**

**Costs:** \*10 free transactions (checks, debits, ATM withdrawals) per statement cycle \*\$.35 per transaction beyond 10 \*no charge for use of foreign ATMs

**Limits:** \*\$200 daily withdrawal limit

**Card Replacement Fee:** \*\$5.00

---

**CHECKING SERVICES:**

**Limits:** \*10 free transactions (checks, debits, ATM withdrawals) per statement cycle

**Costs:** \*\$.35 per transaction beyond 10 \*customer must purchase checks  
\*\$25 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

Minimum deposit of \$100 to open account. No charge for use of tellers.

---

**Bank of Wilmington  
Counties Served**

**# ATMs**

New Hanover

1

**Blue Cross Blue Shield NC Credit Union  
CU Savings**

---

**MONTHLY FEE:** \*no monthly fee

---

**ATM SERVICES:**

**Costs:** \*access to Savings Account over Honor and Cirrus Networks (must have \$300 in account) \*\$1.00 per foreign ATM withdrawal \*.50 per foreign ATM balance inquiry

**Limits:** \*\$300 daily withdrawal limit

**Card Replacement Fee:** \*\$5.00

---

**CHECKING SERVICES:**

**Limits:** NOT APPLICABLE

**Costs:**

---

**ADDITIONAL INFORMATION:**

To qualify for services, must be employed by Blue Cross Blue Shield of North Carolina, or must be immediate family member of BCBSNC employee. Two free withdrawals per month; \$1.00 per withdrawal beyond two. ATM access with checking account only; must have at least \$300 in account. Extra statement copies are \$1.00 each.

**Blue Cross Blue Shield NC Credit Union  
CU Checking**

---

**MONTHLY FEE:** \*\$3.00 fee per month if interest checking balance drops below \$300

---

**ATM SERVICES:**

**Costs:** \*access to Savings Account over Honor and Cirrus Networks (must have \$300 in account) \*\$1.00 per foreign ATM withdrawal \*.50 per foreign ATM balance inquiry

**Limits:** \*\$300 daily withdrawal limit

**Card Replacement Fee:** \*\$5.00

---

**CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*first set of checks at no charge \*\$20 non-sufficient funds fee  
\*\$2.00 for check withdrawal from checking account  
\*\$5.00 overdraft fee \*\$20 stop payment fee

---

**ADDITIONAL INFORMATION:**

To qualify for services, must be employed by Blue Cross Blue Shield of North Carolina, or must be immediate family member of BCBSNC employee. Check copy fee \$2.00. Reconcile statement \$15 per instance. Direct deposit available. Statement fee charges: system generated for \$1.00, research for \$2.00.

---

**Blue Cross Blue Shield NC Credit Union**

<u>Counties Served</u>	<u># ATMs</u>
Durham	1
Orange	1

**Blue Ridge Bank**  
**Regular Checking**

---

**MONTHLY FEE:** \*\$5.00 if balance falls below \$300

---

**ATM SERVICES:**

**Costs:** \*\$1.00 per use of foreign ATM

**Limits:** \*\$300 daily withdrawal limit \*\$600 initial daily POS limit

**Card Replacement Fee:** \*\$5.00

---

**CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*customer must purchase checks \*\$23 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

No charge for use of tellers.

---

**Blue Ridge Bank**

<u>Counties Served</u>	<u># ATMs</u>
Alexander	1
Alleghany	0
Surry	1
Wilkes	0

**Blue Ridge Savings Bank**  
**Golden Checking**

---

**MONTHLY FEE:** \*no monthly fee

---

**ATM SERVICES:**

**Costs:** NOT APPLICABLE

**Limits:**

**Card Replacement Fee:**

---

**CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*special design checks at no charge \*\$25 non-sufficient funds fee  
\*\$5.00 returned deposited check fee \*\$25 stop payment fee

---

**ADDITIONAL INFORMATION:**

Must be 55 or older to hold account. Account pays 2.5% interest on daily balance. Checks returned in statement. Free safe deposit box. No charge for use of tellers.

---

**Blue Ridge Savings Bank**  
**Statement Savings**

---

**MONTHLY FEE:** \*no monthly fee

---

**ATM SERVICES:**

**Costs:** NOT APPLICABLE

**Limits:**

**Card Replacement Fee:**

---

**CHECKING SERVICES:**

**Limits:** NOT APPLICABLE

**Costs:**

---

**ADDITIONAL INFORMATION:**

\$25 to open; must maintain balance to earn interest and leave open. Pays 3% interest on daily balance. Six free withdrawals or transfers per month; \$1.00 per transaction beyond six. Free cashiers checks. No charge for use of tellers.

---

**Blue Ridge Savings Bank**

<u>Counties Served</u>	<u># ATMs</u>
Buncombe	0
Henderson	0
Transylvania	0

**Bragg Mutual Federal Credit Union  
Master Share Account (Savings)**

---

**MONTHLY FEE:** \*no monthly fee

---

**ATM SERVICES:**

**Costs:** NOT APPLICABLE

**Limits:**

**Card Replacement Fee:**

---

**CHECKING SERVICES:**

**Limits:** NOT APPLICABLE

**Costs:**

---

**ADDITIONAL INFORMATION:**

To qualify for services, must be employee of or retiree from member organization, or must be immediate family member of an employee. \$500 daily withdrawal limit. No fees on account. Minimum balance requirement of \$5.00. To earn dividends, must have an average daily balance of \$300 for the quarter.

---

**Bragg Mutual Federal Credit Union**

<u>Counties Served</u>	<u># ATMs</u>
Cumberland	0
Harnett	0

**Branch Banking and Trust Co. (B.B.&T.)**  
**Basic Savings**

---

**MONTHLY FEE:** \*\$4.00 if balance falls below \$100

---

**ATM SERVICES:**

**Costs:** \*two free withdrawal/debit ATM transactions per cycle \*\$2.00 per transaction beyond two \*\$1.50 per use of foreign ATM

**Limits:** \*\$500 daily withdrawal limit

**Card Replacement Fee:** \*no charge

---

**CHECKING SERVICES:**

**Limits:** NOT APPLICABLE

**Costs:**

---

**ADDITIONAL INFORMATION:**

Account available to Basic Checking Customers only. Account inquiries: five no-fee automated inquiries through B.B.&T. Phone24; two no-fee person to person account inquiries through B.B.&T. Phone24. No charge for use of tellers.

---

**Branch Banking and Trust Co. (B.B.&T.)**  
**Basic Checking**

---

**MONTHLY FEE:** \*\$5.00

---

**ATM SERVICES:**

**Costs:** \*10 free ATM transactions per month \*\$.50 per additional transaction \*\$1.50 per use of foreign ATM

**Limits:** \*\$500 daily withdrawal limit

**Card Replacement Fee:** \*no charge

---

**CHECKING SERVICES:**

**Limits:** \*10 free checks/check card debits per month

**Costs:** \*\$.50 per check/check card debit beyond 10 \*customer must purchase checks \*\$27 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

\$100 minimum deposit to open account. Account inquiries: five no-fee automated inquiries through B.B.&T. Phone24; two no-fee person to person account inquiries through B.B.&T. Phone24. No charge for use of tellers.

**Branch Banking and Trust Co. (B.B.&T.)**

<u>Counties Served</u>	<u># ATMs</u>
Alamance	9
Alexander	0
Alleghany	1
Anson	1
Ashe	1
Bladen	1
Brunswick	11
Buncombe	3
Burke	2
Caldwell	2
Carteret	6
Catawba	17
Chatham	2
Chowan	1
Cleveland	8
Columbus	6
Craven	7
Cumberland	30
Dare	2
Davidson	8
Davie	2
Duplin	5
Durham	11
Edgecombe	1
Forsyth	22
Franklin	1
Gaston	11
Granville	2
Guilford	25
Halifax	5
Harnett	5
Haywood	1
Henderson	1
Hoke	2

**Branch Banking and Trust Co. (B.B.&T.)**  
**Counties Served**                      **# ATMs**

Iredell	6
Johnston	9
Jones	1
Lee	5
Lenoir	5
Lincoln	2
Martin	2
McDowell	1
Mecklenburg	32
Montgomery	1
Moore	11
Nash	4
New Hanover	13
Onslow	5
Orange	6
Pasquotank	3
Person	1
Pitt	12
Polk	1
Randolph	4
Richmond	3
Robeson	7
Rockingham	3
Rowan	1
Rutherford	4
Sampson	4
Scotland	2
Stokes	1
Surry	5
Tyrell	0
Union	9
Vance	2
Wake	48
Warren	1

**Branch Banking and Trust Co. (B.B.&T.)**

<u>Counties Served</u>	<u># ATMs</u>
Washington	1
Watauga	4
Wayne	10
Wilkes	1
Wilson	8
Yadkin	3

**Carolina Bank**  
**Value Checking**


---

**MONTHLY FEE:** \*\$3.00

---

**ATM SERVICES:**

**Costs:** \*no charge for use of Carolina Bank or foreign ATMs

**Limits:** \*\$300 daily withdrawal limit

**Card Replacement Fee:** \*\$5.00

---

**CHECKING SERVICES:**

**Limits:** \*12 free checks per month

**Costs:** \*\$.50 per check beyond 12 \*customer must purchase checks

\*\$22 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

Imaged statements at no additional charge. No minimum balance requirement.

No charge for use of tellers.

---

**Carolina Bank**

<u>Counties Served</u>	<u># ATMs</u>
Guilford	1

## **Carolina Mountains Credit Union Share Draft**

---

**MONTHLY FEE:** \*no monthly fee

---

### **ATM SERVICES:**

**Costs:** \*five free withdrawals, two free transfers, and one free inquiry per month \*\$.75 per additional withdrawal and \$.25 per additional transfer or inquiry \*access to PLUS network

**Limits:** \*\$225 daily withdrawal limit

**Card Replacement Fee:** \*\$2.00

---

### **CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*customer must purchase checks \*\$15 non-sufficient funds fee  
\*\$10 stop payment fee

---

### **ADDITIONAL INFORMATION:**

To qualify for services, must be employee of or retiree from member organization, or must be immediate family member of an employee. No minimum balance. Pays 2.25% dividend on average daily balance. \$2.00 for check copy. Audio response available at no charge to members. Extra statements available for \$5.00 charge

---

### **Carolina Mountains Credit Union**

<u>Counties Served</u>	<u># ATMs</u>
Buncombe	0
Henderson	0
Transylvania	0

**Catawba Valley Bank**  
**Regular Savings Account**

---

**MONTHLY FEE:** \*no monthly fee

---

**ATM SERVICES:**

**Costs:** \*three cash or check withdrawals per month \*\$1.50 per withdrawal beyond three \*\$1.00 balance inquiry fee \*\$.50 POS fee \*\$1.00 per use of foreign ATM

**Limits:** \*\$300 daily withdrawal limit

**Card Replacement Fee:** \*\$3.00

---

**CHECKING SERVICES:**

**Limits:** NOT APPLICABLE

**Costs:**

---

**ADDITIONAL INFORMATION:**

Minimum deposit of \$25 to open account; minimum deposit of \$1.00 to open account if opened concurrently with a checking account. Interest compounded daily, credited quarterly. Annual percentage yield not earned if daily balance falls below \$100. Account transfers to another account or to third parties by pre-authorized, automatic, or telephone transfer are limited to six per month. No charge for use of tellers.

## Catawba Valley Bank Golden Checking Account

---

**MONTHLY FEE:** \*no monthly fee

---

### ATM SERVICES:

**Costs:** \*\$1.00 balance inquiry fee \*\$.50 POS fee \*\$1.00 per use of foreign ATM

**Limits:** \*\$300 daily withdrawal limit

**Card Replacement Fee:** \*\$3.00

---

### CHECKING SERVICES:

**Limits:** \*unlimited check writing

**Costs:** \*bank provides checks of bank's choice or \$7.00 credit toward checks of customer's choice \*\$25 non-sufficient funds fee

---

### ADDITIONAL INFORMATION:

Must be 50 or older to open account. \$50 minimum deposit to open account.  
Interest compounded daily, credited monthly. No charge for use of tellers.

---

## Catawba Valley Bank Prestige Checking Account

---

**MONTHLY FEE:** \*\$10 per statement cycle if certain conditions are not met (see additional information)

---

### ATM SERVICES:

**Costs:** \*\$1.00 balance inquiry fee \*\$.50 POS fee \*\$1.00 per use of foreign ATM

**Limits:** \*\$300 daily withdrawal limit

**Card Replacement Fee:** \*\$3.00

---

### CHECKING SERVICES:

**Limits:** \*unlimited check writing

**Costs:** \*bank provides checks of bank's choice or \$7.00 credit toward checks of customer's choice \*\$25 non-sufficient funds fee

---

### ADDITIONAL INFORMATION:

Minimum deposit of \$1000 to open account. Interest compounded daily, credited monthly. To avoid statement cycle fee, combined daily balance in all CVB accounts must remain above \$2500 OR you must have at least \$10,000 outstanding on a Home Equity Line with CVB. No charge for use of tellers.

**Catawba Valley Bank**  
**Catawba Valley Club Account**

---

**MONTHLY FEE:** \*\$7.00 per statement cycle

---

**ATM SERVICES:**

**Costs:** NOT APPLICABLE

**Limits:**

**Card Replacement Fee:**

---

**CHECKING SERVICES:**

**Limits:** NOT APPLICABLE

**Costs:**

---

**ADDITIONAL INFORMATION:**

Interest compounded daily, credited monthly. Annual percentage yield not earned if daily balance falls below \$500.

---

---

**Catawba Valley Bank**  
**Hometown Checking**

---

**MONTHLY FEE:** \*\$4.00

---

**ATM SERVICES:**

**Costs:** \*\$1.00 balance inquiry fee \*\$.50 POS fee \*\$1.00 per use of foreign ATM

**Limits:** \*\$300 daily withdrawal limit

**Card Replacement Fee:** \*\$3.00

---

**CHECKING SERVICES:**

**Limits:** \*15 free checks per statement cycle

**Costs:** \*\$.30 per check beyond 15 \*customer must purchase checks  
\*\$25 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

\$50 minimum deposit required to open account. No charge for use of tellers

---

**Catawba Valley Bank**

**Counties Served**

**# ATMs**

Catawba

2

**Central Carolina Bank**  
**Economy Checking**

---

**MONTHLY FEE:** \*\$4.00

---

**ATM SERVICES:**

**Costs:** \*10 free CCB ATM debits or pre-authorized drafts per cycle \*\$.35 per transaction beyond 10 \*\$1.50 per use of foreign ATM

**Limits:** \*\$400 daily withdrawal limit \*\$1000 daily POS limit

**Card Replacement Fee:** \*\$5.00

---

**CHECKING SERVICES:**

**Limits:** \*10 free checks/check card transactions per statement cycle

**Costs:** \*\$1.00 per check/check card transaction beyond 10 \*customer must purchase checks \*\$27 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

Minimum deposit of \$100 to open account. No charge for check card for first three months, then \$1.50 per month. Overdraft protection with Check Protection or On-Call Savings is available for those who qualify. No charge for use of tellers.

---

**Central Carolina Bank**  
**Self-Service Checking**

---

**MONTHLY FEE:** \*no monthly fee

---

**ATM SERVICES:**

**Costs:** \*unlimited use of CCB ATMs \*\$1.50 per use of foreign ATM

**Limits:** \*\$400 daily withdrawal limit \*\$1000 daily POS limit

**Card Replacement Fee:** \*\$5.00

---

**CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*customer must purchase checks \*\$27 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

Minimum deposit of \$100 to open account. No fee CheckCard, check safekeeping. No minimum balance requirements. \$3.00 for each teller-assisted transaction (each teller visit may involve multiple transactions; customer will be charged \$3.00 for each of these transactions) including cashed checks, night deposits, and mail in deposits.

**Central Carolina Bank**  
**Counties Served**

**# ATMs**

Alamance	7
Anson	1
Cabarrus	5
Caldwell	1
Catawba	0
Chatham	3
Cleveland	1
Craven	1
Davidson	2
Davie	2
Durham	22
Forsyth	11
Franklin	1
Gaston	3
Granville	3
Guilford	22
Harnett	2
Mecklenburg	16
Moore	1
New Hanover	5
Orange	8
Person	2
Randolph	1
Rowan	8
Stanly	3
Union	4
Wake	26
Yadkin	1

**Centura Bank**  
**Centura Savings**

---

**MONTHLY FEE:** \*\$4.00 if balance falls below \$300 \*fee waived for minors and seniors

---

**ATM SERVICES:**

**Costs:** \*\$1.00 per ATM withdrawal beyond two (combined ATM and teller)  
\*\$1.00 per foreign ATM withdrawal

**Limits:** \*\$600 daily withdrawal limit

**Card Replacement Fee:** \*first two replacements at no charge \*\$3.00 per replacement beyond two

---

**CHECKING SERVICES:**

**Limits:** NOT APPLICABLE

**Costs:**

---

**ADDITIONAL INFORMATION:**

\$3.00 fee for each teller withdrawal beyond two free withdrawals (combined ATM and teller) per month. Total limit of six withdrawals per month. \$100 minimum to open account.

---

**Centura Bank**  
**Express Checking**

---

**MONTHLY FEE:** \*\$8.00 monthly fee \*\$3.00 credit for direct deposit \*\$5.00 credit if no teller assisted transactions are conducted

---

**ATM SERVICES:**

**Costs:** \*four free foreign ATM transactions per month \*\$1.00 per foreign transaction beyond four

**Limits:** \*\$600 daily withdrawal limit

**Card Replacement Fee:** \*first two replacements no charge \*\$3.00 per replacement beyond two

---

**CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*free introductory check order \*\$27 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

No minimum balance. \$100 to open account. \$3.00 per month for check return. Each teller transaction beyond two is an additional \$3.00 per transaction.

**Centura Bank  
Counties Served**

	<u># ATMs</u>
Alamance	4
Anson	2
Ashe	0
Avery	1
Bertie	0
Brunswick	2
Buncombe	4
Caldwell	1
Carteret	2
Catawba	4
Chatham	1
Chowan	2
Cleveland	2
Columbus	4
Craven	2
Cumberland	12
Dare	7
Duplin	1
Durham	5
Edgecombe	17
Forsyth	13
Gaston	4
Gates	0
Granville	2
Guilford	10
Halifax	4
Harnett	3
Haywood	0
Henderson	2
Hertford	3
Hoke	1
Iredell	2

**Centura Bank**  
**Counties Served**

**# ATMs**

Jackson	0
Johnston	2
Lee	5
Lenoir	2
Macon	2
Martin	2
Mecklenburg	16
Mitchell	1
Moore	2
Nash	16
New Hanover	20
Northampton	0
Onslow	6
Orange	4
Pasquotank	3
Pender	1
Perquimans	1
Pitt	4
Randolph	5
Richmond	1
Robeson	2
Rutherford	2
Sampson	1
Scotland	2
Surry	3
Transylvania	1
Vance	3
Wake	31
Warren	0
Washington	0
Watauga	3
Wayne	4
Wilson	2
Yancey	1

**Charlotte Metro Credit Union**  
**Basic Share and Basic Checking**

---

**MONTHLY FEE:** \*\$5.00 monthly fee for Basic Checking; waived if direct deposit is used

---

**ATM SERVICES:**

**Costs:** \*unlimited use of CMCU ATMs \*four free foreign ATM transactions per month \*\$1.00 per foreign transaction beyond four

**Limits:** \*\$500 daily withdrawal limit

**Card Replacement Fee:** \*\$5.00

---

**CHECKING SERVICES:**

**Limits:** \*Basic Checking at no charge

**Costs:** \*Basic Checking -- first box of checks at no charge \*minimum deposit of \$25 to open account \*\$20 non-sufficient funds fee \*24 hour audio response at no charge

---

**ADDITIONAL INFORMATION:**

To qualify for services, must be employee of or retiree from City of Charlotte, County of Mecklenburg, or hospital or healthcare organizations, or must be immediate family member of an employee. Basic Share -- minimum balance of \$25.00

---

**Charlotte Metro Credit Union**

<u>Counties Served</u>	<u># ATMs</u>
Cabarrus	0
Gaston	0
Mecklenburg	10
Union	1

## Coastal Federal Credit Union Savings Account

---

**MONTHLY FEE:** \*no monthly fee

---

### ATM SERVICES:

**Costs:** \*unlimited use of CFCU ATMs \*five free foreign transactions per month \*\$1.00 per foreign transaction beyond five

**Limits:** \*\$400 daily withdrawal limit

**Card Replacement Fee:** \*\$10 to replace card \*\$2.00 to reissue PIN

---

### CHECKING SERVICES:

**Limits:** NOT APPLICABLE

**Costs:**

---

### ADDITIONAL INFORMATION:

To qualify for services, must be employee of or retiree from member organization, or must be immediate family member of current credit union member. \$1.00 membership fee when opening account. \$1.00 per transaction (withdrawal) beyond five per month (does not include audio response or ATM transactions).

---

---

## Coastal Federal Credit Union Checking Account

---

**MONTHLY FEE:** \*no monthly fee

---

### ATM SERVICES:

**Costs:** \*unlimited use of CFCU ATMs \*four free foreign ATM transactions per month \*\$1.00 per foreign transaction beyond four

**Limits:** \*\$400 daily withdrawal limit

**Card Replacement Fee:** \*\$10 to replace card \*\$2.00 to reissue PIN

---

### CHECKING SERVICES:

**Limits:** \*unlimited check writing

**Costs:** \*member pays for printing checks \*\$15 non-sufficient funds fee

---

### ADDITIONAL INFORMATION:

To qualify for checking services, must be a credit union member with a savings account. Access to audio response at no cost. Will serve members in any county, provided they meet membership eligibility requirements.

**Coastal Federal Credit Union**

<u>Counties Served</u>	<u># ATMs</u>
Durham	3
Mecklenburg	2
Wake	5

**CommScope Credit Union  
Share Draft**

---

**MONTHLY FEE:** \*no monthly fee

---

**ATM SERVICES:**

**Costs:** \*\$1.00 per transaction  
**Limits:** \*\$100 daily withdrawal limit  
**Card Replacement Fee:** \*\$10.00

---

**CHECKING SERVICES:**

**Limits:** \*unlimited check writing  
**Costs:** \*member buys own checks \*\$15 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

To qualify for services, must be employee of or retiree from CommScope, or must be immediate family member of an employee.

---

**CommScope Credit Union**

<u>Counties Served</u>	<u># ATMs</u>
Catawba	2

**Cooperative Bank  
Junior Savings Account**

---

**MONTHLY FEE:** \*no monthly fee

---

**ATM SERVICES:**

**Costs:** NOT APPLICABLE

**Limits:**

**Card Replacement Fee:**

---

**CHECKING SERVICES:**

**Limits:** NOT APPLICABLE

**Costs:**

---

**ADDITIONAL INFORMATION:**

Account only available to those below 21 years of age; converted to a regular savings account when customer reaches the age of 21. \$10 minimum deposit to open account. Interest paid on all funds in account.

---

---

**Cooperative Bank  
Regular Savings Account (Statement)**

---

**MONTHLY FEE:** \*\$4.00 per quarter \*fee waived with minimum daily balance of \$200

---

**ATM SERVICES:**

**Costs:** \*\$1.00 per month and \$1.00 per transaction \*ATM fees can be avoided if balance is kept above \$500 or if customer has \$2500 in any deposit combination with bank

**Limits:** \*\$200 daily withdrawal limit

**Card Replacement Fee:** \*no charge

---

**CHECKING SERVICES:**

**Limits:** NOT APPLICABLE

**Costs:**

---

**ADDITIONAL INFORMATION:**

\$100 minimum deposit to open account. \$100 minimum balance to earn interest. Eight free withdrawals per quarter; \$2.00 fee per withdrawal beyond eight. Lost passbook fee of \$10. Fee for closing account within first six months is \$10. No charge for use of tellers.

## **Cooperative Bank Budget Checking**

---

**MONTHLY FEE:** \*\$4.00

---

### **ATM SERVICES:**

**Costs:** \*unlimited use of Cooperative ATMs \*\$1.00 per foreign ATM transaction \*foreign ATM fee is waived if balance is kept above \$500 or if customer has \$2500 in any deposit combination with bank

**Limits:** \*\$200 daily withdrawal limit

**Card Replacement Fee:** \*no charge

---

### **CHECKING SERVICES:**

**Limits:** \*10 free checks per statement cycle

**Costs:** \*\$.50 per check beyond 10 \*customer must purchase checks  
\*\$23 non-sufficient funds fee

---

### **ADDITIONAL INFORMATION:**

Minimum deposit of \$100 to open account. No charge for use of tellers.

---

## **Cooperative Bank Simply Checking**

---

**MONTHLY FEE:** \*\$5.00

---

### **ATM SERVICES:**

**Costs:** \*unlimited use of Cooperative ATMs \*\$1.00 per foreign ATM transaction \*foreign ATM fee is waived if balance is kept above \$500 or if customer has \$2500 in any deposit combination with bank

**Limits:** \*\$200 daily withdrawal limit

**Card Replacement Fee:** \*no charge

---

### **CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*customer must purchase checks \*\$23 non-sufficient funds fee

---

### **ADDITIONAL INFORMATION:**

Minimum deposit of \$100 to open account. No charge for use of tellers.

**Cooperative Bank****Counties Served****# ATMs**

Beaufort	0	
Bladen	1	
Carteret	0	
Columbus	0	
Currituck	0	(loan origination office only)
Dare	0	
Duplin	1	
Martin	0	
New Hanover	3	
Onslow	1	

**Crescent State Bank****Crescent Basic****MONTHLY FEE:** \*\$5.00**ATM SERVICES:****Costs:** \*unlimited use of CSB ATMs \*no fee for use of foreign ATMs**Limits:** \*\$400 daily withdrawal limit**Card Replacement Fee:** \*no charge**CHECKING SERVICES:****Limits:** \*20 free checks/debits per month**Costs:** \*\$.50 per check/debit beyond 20 \*customer must purchase checks

\*\$25 non-sufficient funds fee

**ADDITIONAL INFORMATION:**

No charge for use of tellers.

**Crescent State Bank****Counties Served****# ATMs**

Wake	1
------	---

**Duke University Federal Credit Union**  
**Share Draft/ATM**

---

**MONTHLY FEE:** \*no monthly fee

---

**ATM SERVICES:**

**Costs:** \*unlimited use of Cashpoints \*\$1.00 fee per use of any other ATM

**Limits:** \*\$200 daily withdrawal limit

**Card Replacement Fee:** \*\$3.00

---

**CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*customer must purchase checks \*\$20 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

To qualify for services, must be employee of or retiree from Duke University, or must be immediate family member of an employee. Alumni Association members also qualify for services.

---

**Duke University Federal Credit Union**

<u>Counties Served</u>	<u># ATMs</u>
Durham	0
Orange	0

**East Carolina Bank**  
**ECB Economy Checking**

---

**MONTHLY FEE:** \*\$4.00

---

**ATM SERVICES:**

**Costs:** \*10 free transactions/debits per month \*\$.55 per transaction beyond  
10 \*\$1.00 per use of foreign ATM

**Limits:** \*\$200 daily withdrawal limit

**Card Replacement Fee:** \*no charge

---

**CHECKING SERVICES:**

**Limits:** \*10 free transactions/debits per month

**Costs:** \*\$.55 per transaction beyond 10 \*customer must purchase checks  
\*\$25 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

No charge for use of tellers.

---

**East Carolina Bank**

<u>Counties Served</u>	<u># ATMs</u>
Beaufort	1
Currituck	1
Dare	4
Hyde	3
Pitt	3

**Ecusta Credit Union  
Share Draft**

---

**MONTHLY FEE:** \*no monthly fee

---

**ATM SERVICES:**

**Costs:** \*three free withdrawals and three free balance inquiries per month  
\*\$.95 per additional ATM transaction

**Limits:** \*\$300 daily withdrawal limit

**Card Replacement Fee:** \*\$3.00

---

**CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*customer must purchase checks \*\$20 non-sufficient funds fee  
\*\$6.00 stop payment fee

---

**ADDITIONAL INFORMATION:**

To qualify for services, must be employee of or retiree from member organization, or must be immediate family member of an employee.

---

**Ecusta Credit Union  
Share Account**

---

**MONTHLY FEE:** \*no monthly fee

---

**ATM SERVICES:**

**Costs:** \*three free withdrawals and three free balance inquiries per month  
\*\$.95 per additional ATM transaction

**Limits:** \*\$300 daily withdrawal limit

**Card Replacement Fee:** \*\$3.00

---

**CHECKING SERVICES:**

**Limits:** NOT APPLICABLE

**Costs:**

---

**ADDITIONAL INFORMATION:**

To qualify for services, must be employee of or retiree from member organization, or must be immediate family member of an employee. \$20 overdraft fee. Quarterly interest paid.

---

**Ecusta Credit Union  
Counties Served**

**# ATMs**

Transylvania

0

**Essex Savings Bank  
Sterling Checking**

---

**MONTHLY FEE:** \*no monthly fee

---

**ATM SERVICES:**

**Costs:** \*unlimited use of Essex ATMs \*four free foreign transactions  
\*\$1.25 per foreign transaction beyond four

**Limits:** \*\$300 daily withdrawal limit

**Card Replacement Fee:** \*\$5.00

---

**CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*free wallet style checks provided \*\$25 non-sufficient funds fee  
\*\$25 stop payment fee

---

**ADDITIONAL INFORMATION:**

Must be 55 or older to open account. No charge for use of tellers.

---

**Essex Savings Bank  
Special Checking**

---

**MONTHLY FEE:** \*no monthly fee for first 24 months \*after 24 months, fee of  
\$6.00 if balance falls below \$250

---

**ATM SERVICES:**

**Costs:** \*unlimited use of Essex ATMs \*four free foreign transactions  
\*\$1.25 per foreign transaction beyond four

**Limits:** \*\$300 daily withdrawal limit

**Card Replacement Fee:** \*\$5.00

---

**CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*customer must purchase checks \*\$25 non-sufficient funds fee  
\*\$25 stop payment fee

---

**ADDITIONAL INFORMATION:**

No charge for use of tellers.

---

**Essex Savings Bank**

**Counties Served**

**# ATMs**

Pasquotank

1

**First Bank  
Express One Account**

---

**MONTHLY FEE:** \*\$4.00

---

**ATM SERVICES:**

**Costs:** \*no charge for use of First Bank ATMs \*\$1.50 per use of foreign ATM

**Limits:** \*\$200 daily withdrawal limit

**Card Replacement Fee:** \*two cards at no charge \*\$5.00 for third replacement

---

**CHECKING SERVICES:**

**Limits:** \*10 free checks per cycle

**Costs:** \*\$.50 per check beyond 10 \*customer must purchase checks  
\*\$25 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

\$50 minimum to open account. No charge for use of tellers.

---

**First Bank  
Counties Served**

**# ATMs**

Anson	0
Cabarrus	1
Chatham	1
Davidson	2
Guilford	1
Harnett	1
Lee	2
Montgomery	1
Moore	6
Randolph	2
Richmond	0
Robeson	1
Scotland	2
Stanly	3

**First Commerce Bank**  
**Basic Checking**

---

**MONTHLY FEE:** \*\$5.00

---

**ATM SERVICES:**

**Costs:** \*20 free transactions per statement (includes checks, ATMs, counter checks) \*\$.50 per transaction beyond 20 \*no charge for use of foreign ATMs

**Limits:** \*\$200 daily withdrawal limit

**Card Replacement Fee:** \*no charge

---

**CHECKING SERVICES:**

**Limits:** \*20 free transactions per statement (includes checks, ATMs, counter checks)

**Costs:** \*\$.50 per transaction beyond 20 \*customer must purchase checks  
\*\$25 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

Minimum deposit of \$50 to open account. No minimum balance requirement. Check safekeeping at no charge. Deposits are unlimited. No charge for use of tellers.

---

**First Commerce Bank**

Counties Served

# ATMs

Mecklenburg

0

**First Federal Savings and Loan Association  
Statement Savings Account**

---

**MONTHLY FEE:** \*\$1.00 per month if balance falls below \$50

---

**ATM SERVICES:**

**Costs:** \*six free transactions per statement cycle \*\$1.00 per transaction  
beyond six \*no charge for use of foreign ATMs

**Limits:** \*\$400 daily withdrawal limit

**Card Replacement Fee:** \*\$3.00

---

**CHECKING SERVICES:**

**Limits:** NOT APPLICABLE

**Costs:**

---

**ADDITIONAL INFORMATION:**

\$50 minimum deposit to open account. \$10 minimum balance to earn interest.  
No charge for use of tellers.

---

---

**First Federal Savings and Loan Association  
NOW Account**

---

**MONTHLY FEE:** \*\$4.00 if balance falls below \$500

---

**ATM SERVICES:**

**Costs:** \*six free transactions per statement cycle \*\$1.00 per transaction  
beyond six \*no charge for use of foreign ATMs

**Limits:** \*\$400 daily withdrawal limit

**Card Replacement Fee:** \*\$3.00

---

**CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*\$.30 per check if account balance falls below \$500 \*customer  
must purchase checks \*\$20 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

\$200 minimum deposit to open account. \$10 minimum balance to earn interest.  
No charge for use of tellers.

---

**First Federal Savings and Loan Association**

Counties Served

# ATMs

Lincoln

0

**First Federal Savings Bank**  
**Performance "Senior" Checking**

---

**MONTHLY FEE:** \*no monthly fee

---

**ATM SERVICES:**

**Costs:** \*bank will reimburse charges incurred on Honor and Avail ATM networks

**Limits:** \*\$200 daily withdrawal limit

**Card Replacement Fee:** \*no charge

---

**CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*first order of 200 checks at no charge \*\$25 non-sufficient funds

---

**ADDITIONAL INFORMATION:**

Available to people age 55 and older. No minimum balance requirement. No charge for use of tellers. No charge for direct deposit. Available at no charge: accidental death and dismemberment insurance, notary service. Additional incentives: eyewear discounts, travel discounts, discount pharmacy, overdraft protection (for qualified applicants), preferred rate on consumer loans, credit card protection, preferred check acceptance, lost luggage locator, price guarantee, \$1000 auto theft reward, cash bonus travel program, emergency airline ticketing, automobile trip planning service, national discount book, discount shopping service, cash advance emergencies, reduced fee for MasterCard/Visa, QuicPac -- short notice travel.

**First Federal Savings Bank**  
**Performance Flat Fee Checking**

---

**MONTHLY FEE:** \*\$6.00

---

**ATM SERVICES:**

**Costs:** \*bank will reimburse charges incurred on Honor and Avail ATM networks

**Limits:** \*\$200 daily withdrawal limit

**Card Replacement Fee:** \*no charge

---

**CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*first order of 200 checks at no charge \*\$25 non-sufficient funds

---

**ADDITIONAL INFORMATION:**

No minimum balance requirement. No charge for direct deposit. Available at no charge: accidental death and dismemberment insurance, notary service. Additional incentives: eyewear discounts, travel discounts, discount pharmacy, overdraft protection (for qualified applicants), preferred rate on consumer loans, credit card protection, preferred check acceptance, lost luggage locator, price guarantee, \$1000 auto theft reward, cash bonus travel program, emergency airline ticketing, automobile trip planning service, national discount book, discount shopping service, cash advance emergencies, reduced fee for MasterCard/Visa, QuicPac -- short notice travel.

**First Federal Savings Bank  
Regular Savings Account**

---

**MONTHLY FEE:** \*\$2.00 if balance falls below \$100

---

**ATM SERVICES:**

**Costs:** NOT APPLICABLE

**Limits:**

**Card Replacement Fee:**

---

**CHECKING SERVICES:**

**Limits:** NOT APPLICABLE

**Costs:**

---

**ADDITIONAL INFORMATION:**

Minimum deposit of \$100 to open account. Competitive rates paid on balances of \$100 or more in collected balances. Three free withdrawals per month; \$1.00 fee per withdrawal beyond three.

---

---

**First Federal Savings Bank  
Homebuyers CD Program**

---

**MONTHLY FEE:** \*no monthly fee

---

**ATM SERVICES:**

**Costs:** NOT APPLICABLE

**Limits:**

**Card Replacement Fee:**

---

**CHECKING SERVICES:**

**Limits:** NOT APPLICABLE

**Costs:**

---

**ADDITIONAL INFORMATION:**

Available to individuals at or below 115% of area median income. Minimum deposit of \$100 to open account. Additional deposits of at least \$25 may be made; maturity not extended for additional deposits. One-year term. Penalty-free withdrawal permitted if used for down payment on a home or as equity in construction of a home.

---

**First Federal Savings Bank**

<u>Counties Served</u>	<u># ATMs</u>
Harnett	0
Johnston	0
Wake	0

**First Flight Federal Credit Union  
Wright Checking Account**

---

**MONTHLY FEE:** \*\$3.00 per month if balance falls below \$300

---

**ATM SERVICES:**

**Costs:** \*unlimited use of FFFCU ATMs

**Limits:** \*\$500 daily withdrawal limit

**Card Replacement Fee:** \*one free card per year \*\$5.00 per additional card

---

**CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*customer must purchase checks \*\$22 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

To qualify for services, must be military employee or retiree, or must be immediate family member of an employee. People living or working in New Bern or Havelock also eligible for services. Interest is earned at 2.25% per month if balance is greater than \$500. Minimum deposit of \$25 to open account.

---

---

**First Flight Federal Credit Union  
Share Account -- Savings**

---

**MONTHLY FEE:** \*\$1.00 if balance falls below \$50

---

**ATM SERVICES:**

**Costs:** \*unlimited use of FFFCU ATMs

**Limits:** \*\$500 daily withdrawal limit

**Card Replacement Fee:** \*one free card per year \*\$5.00 per additional card

---

**CHECKING SERVICES:**

**Limits:** NOT APPLICABLE

**Costs:**

---

**ADDITIONAL INFORMATION:**

To qualify for services, must be military employee or retiree, or must be immediate family member of an employee. People living or working in New Bern or Havelock also eligible for services. Upon member request, FFFCU provides a \$2,000 accidental death and dismemberment policy at no charge. Dividends paid monthly: 3.25% on balances less than \$10,000, 3.75% on balances over \$10,000.

**First Flight Federal Credit Union**  
**Counties Served**                      **# ATMs**

Beaufort	0
Carteret	3
Craven	9
Greene	0
Hyde	0
Jones	0
Lenoir	1
Pamlico	0
Pitt	0

**First Gaston Bank**  
**Basic Checking**

---

**MONTHLY FEE:** \*\$4.00

---

**ATM SERVICES:**

**Costs:** \*five free withdrawals per month at FGB ATMs \*.50 per withdrawal beyond five

**Limits:** \*\$200 daily withdrawal limit

**Card Replacement Fee:** \*\$5.00

---

**CHECKING SERVICES:**

**Limits:** \*10 free checks/debits per month

**Costs:** \*\$1.00 per check/debit beyond 10 \*customer must purchase checks  
\*\$25 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

Access to Cirrus and Honor Networks. No charge for use of tellers.

---

**First Gaston Bank**  
**Senior Checking**

---

**MONTHLY FEE:** \*no monthly fee

---

**ATM SERVICES:**

**Costs:** \*five free withdrawals per month at FGB ATMs \*.50 per withdrawal beyond five

**Limits:** \*\$200 daily withdrawal limit

**Card Replacement Fee:** \*\$5.00

---

**CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*customer must purchase checks \*\$25 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

Must be 60 or older to hold account. Customer must set up direct deposit of payroll, retirement check, or social security check. No charge for use of tellers.

**First Gaston Bank**  
**First Gaston Checking**

---

**MONTHLY FEE:** \*\$5.00 if balance falls below minimum required (see additional information)

---

**ATM SERVICES:**

**Costs:** \*five free withdrawals per month at FGB ATMs \*\$.50 per withdrawal beyond five \*\$.25 per debit if balance falls below minimum required

**Limits:** \*\$200 daily withdrawal limit

**Card Replacement Fee:** \*\$5.00

---

**CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*\$.25 if balance falls below minimum required \*customer must purchase checks \*\$25 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

Minimum deposit of \$100 to open account. Minimum balance requirements to avoid fees: \$100 in checking account or \$500 in savings account. Access to Cirrus and Honor Networks. No charge for use of tellers.

---

**First Gaston Bank**

**Counties Served**

**# ATMs**

Gaston

1

**First National Bank and Trust Co.  
Necessity Checking**

---

**MONTHLY FEE:** \*\$4.00

---

**ATM SERVICES:**

**Costs:** \*12 checks or debits per month \*\$.35 per debit beyond 12 \*\$1 per use of foreign ATM

**Limits:** \*\$200 daily withdrawal limit

**Card Replacement Fee:** \*\$5.00

---

**CHECKING SERVICES:**

**Limits:** \*12 free checks or debits per month

**Costs:** \*\$.35 per debit beyond 12 \*customer must purchase checks \*\$24 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

No charge for use of tellers.

---

**First National Bank and Trust Co.  
Value Checking**

---

**MONTHLY FEE:** \*\$7.50

---

**ATM SERVICES:**

**Costs:** \*\$1 per use of foreign ATM

**Limits:** \*\$200 daily withdrawal limit

**Card Replacement Fee:** \*\$5.00

---

**CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*special checks at no charge or customer may pay for different style \*\$24 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

Accidental death insurance. No charge for use of tellers.

---

**First National Bank and Trust Co.**

<u>Counties Served</u>	<u># ATMs</u>
Chatham	1
Montgomery	1
Randolph	10

**First National Bank Southeast  
FNB Advantage Plus**

---

**MONTHLY FEE:** \*\$6.00

---

**ATM SERVICES:**

**Costs:** \*unlimited use of FNB ATMs \*\$1.50 fee at Honor machines

**Limits:** \*\$300 daily withdrawal limit

**Card Replacement Fee:** \*no charge

---

**CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*customer receives two free orders of checks per year \*\$27  
non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

Customer receives the following at no additional cost: interest on balances in excess of \$300, travelers checks and money orders, accidental death insurance (\$10,000), medical emergency data card, traveler's advantage and travel savings, credit card protection, key ring protection, Nationwide Discount Book, Sojourns Magazine subscription, emergency cash advance service, and notary service. No charge for use of tellers.

---

**First National Bank Southeast**

<u>Counties Served</u>	<u># ATMs</u>
Guilford	1
New Hanover	1
Rockingham	9

**First Union  
Express Checking**

---

**MONTHLY FEE:** \*no monthly maintenance fee if a teller is not used for a transaction that can be performed at an ATM, by phone or by PC \*\$8.00 if teller is used for one of these transactions

---

**ATM SERVICES:**

**Costs:** \*unlimited use of First Union ATMs \*\$1.50 per use of foreign ATM

**Limits:** \*\$200 daily withdrawal limit

**Card Replacement Fee:** \*\$5.00

---

**CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*no per check fees \*customer must purchase checks \*\$25 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

No minimum balance requirement. No monthly CheckCard fee.

---

---

**First Union  
No Minimum Checking**

---

**MONTHLY FEE:** \*\$4.00

---

**ATM SERVICES:**

**Costs:** \*first 12 debits (checks/ATM withdrawals) at no charge \*\$.50 per debit beyond 12 \*\$1.50 per use of foreign ATM

**Limits:** \*\$200 daily withdrawal limit

**Card Replacement Fee:** \*\$5.00

---

**CHECKING SERVICES:**

**Limits:** \*12 free debits (checks/ATM withdrawals) per month

**Costs:** \*\$.50 per debit beyond 12 \*customer must purchase checks \*\$25 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

No minimum balance requirement.

---

<u>Counties Served</u>	<u># ATMs</u>
Alamance	3
Alexander	1
Alleghany	1
Ashe	1
Avery	1
Bertie	0
Buncombe	16
Burke	6
Cabarrus	7
Caldwell	2
Caswell	0
Catawba	14
Chatham	1
Cherokee	1
Cleveland	3
Craven	1
Cumberland	7
Dare	2
Davidson	2
Davie	1
Durham	23
Edgecombe	0
Forsyth	23
Gaston	11
Guilford	22
Harnett	1
Haywood	3
Henderson	4
Iredell	6
Jackson	1
Johnston	1
Lee	1
Macon	2
McDowell	1

**First Union****Counties Served****# ATMs**

Mecklenburg	84
Mitchell	1
Moore	2
Nash	3
New Hanover	4
Orange	5
Pasquotank	2
Person	1
Pitt	3
Randolph	1
Richmond	1
Robeson	2
Rockingham	1
Rowan	3
Rutherford	3
Sampson	1
Scotland	1
Stanly	3
Stokes	1
Surry	2
Swain	0
Transylvania	1
Union	2
Wake	26
Watauga	3
Wayne	1
Wilkes	2
Wilson	3
Yadkin	3
Yancey	1

## **Freedom Federal Credit Union Checking Plus**

---

**MONTHLY FEE:** \*\$2.00

---

### **ATM SERVICES:**

**Costs:** \*unlimited access on PLUS network for transactions of \$60 or more

**Limits:** \*\$200 daily withdrawal limit

**Card Replacement Fee:** \*\$5.00

---

### **CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*customer must purchase checks \*\$18 non-sufficient funds fee

---

### **ADDITIONAL INFORMATION:**

To qualify for services, must be employee of or retiree from member organization, or must be immediate family member of an employee. No minimum balance. Unlimited audio response access. Free VISA check card. 0.5% vehicle loan discount.

---

---

## **Freedom Federal Credit Union Value Checking**

---

**MONTHLY FEE:** \*\$2.00

---

### **ATM SERVICES:**

**Costs:** \*\$.75 fee per transaction on PLUS network

**Limits:** \*\$200 daily withdrawal limit

**Card Replacement Fee:** \*\$5.00

---

### **CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*customer must purchase checks \*\$18 non-sufficient funds fee

---

### **ADDITIONAL INFORMATION:**

To qualify for services, must be employee of or retiree from member organization, or must be immediate family member of an employee. No minimum balance. Unlimited account access via audio response.

**Freedom Federal Credit Union**

<u>Counties Served</u>	<u># ATMs</u>
Edgecombe	0
Franklin	0
Halifax	0
Johnston	0
Nash	0
Northampton	0
Vance	0
Wake	0
Warren	0
Wilson	0

**Gaston Federal Bank  
Passbook Savings**

---

**MONTHLY FEE:** \*\$1.50 if balance falls below \$100

---

**ATM SERVICES:**

**Costs:** NOT APPLICABLE

**Limits:**

**Card Replacement Fee:**

---

**CHECKING SERVICES:**

**Limits:** NOT APPLICABLE

**Costs:**

---

**ADDITIONAL INFORMATION:**

\$100 to open account. Passbook required for withdrawals.

---

**Gaston Federal Bank  
Spirit Checking**

---

**MONTHLY FEE:** \*no monthly fee

---

**ATM SERVICES:**

**Costs:** \*unlimited ATM access for \$1 per month \*no charge for use of foreign ATMs

**Limits:** \*limit depends on customer's banking history

**Card Replacement Fee:** \*\$5.00 \*fee waived if card is stolen

---

**CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*customer must purchase checks \*\$20 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

\$50 to open account. No charge for use of tellers. Non-sufficient funds pay and notify service available for \$1.00 per month.

---

**Gaston Federal Bank**

**Counties Served**

**# ATMs**

Gaston

5

**Gibsonville Community Savings Bank, SSB**  
**Regular Checking Account**

---

**MONTHLY FEE:** \*no monthly fee

---

**ATM SERVICES:**

**Costs:** \*no charge for use of "Honor" system ATMs

**Limits:** \*\$200 daily withdrawal limit

**Card Replacement Fee:** \*no charge

---

**CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*customer must purchase checks \*\$18 non-sufficient funds/overdraft fee

---

**ADDITIONAL INFORMATION:**

\$100 minimum to open account; this is waived for direct deposit customers. No charge for use of tellers.

---

**Gibsonville Community Savings Bank, SSB**  
**Regular Savings**

---

**MONTHLY FEE:** \*\$3.00 if balance falls below \$100

---

**ATM SERVICES:**

**Costs:** \*no charge for use of "Honor" system ATMs

**Limits:** \*\$200 daily withdrawal limit

**Card Replacement Fee:** \*no charge

---

**CHECKING SERVICES:**

**Limits:** NOT APPLICABLE

**Costs:**

---

**ADDITIONAL INFORMATION:**

\$100 minimum to open account. Balance of less than \$100 will not earn interest. No charge for use of tellers.

---

**Gibsonville Community Savings Bank, SSB**  
**Counties Served**                      **# ATMs**

Guilford

0

**High Street Banking Company**  
**Street Smart Checking**

---

**MONTHLY FEE:** \*\$4.00

---

**ATM SERVICES:**

**Costs:** \*unlimited use of check card/ATM card \*no charge for use of foreign ATMs

**Limits:** \*\$300 daily withdrawal limit

**Card Replacement Fee:** \*no charge

---

**CHECKING SERVICES:**

**Limits:** \*15 free checks per month

**Costs:** \*\$.35 per check beyond 15 \*customer must purchase checks  
\*\$25 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

\$100 minimum to open account. No charge for use of tellers.

---

**High Street Banking Company**

<u>Counties Served</u>	<u># ATMs</u>
Buncombe	1
Catawba	1

**Hillsborough Savings Bank**  
**Direct Savers Account**

---

**MONTHLY FEE:** \*no monthly fee

---

**ATM SERVICES:**

**Costs:** \*\$1.00 per use of foreign ATM

**Limits:** \*\$300 daily withdrawal limit

**Card Replacement Fee:** \*no charge

---

**CHECKING SERVICES:**

**Limits:** NOT APPLICABLE

**Costs:**

---

**ADDITIONAL INFORMATION:**

Direct deposit required to qualify for this account. Account will convert to regular savings without direct deposit. No charge for use of tellers.

---

---

**Hillsborough Savings Bank**  
**HSB First**

---

**MONTHLY FEE:** \*\$1.00

---

**ATM SERVICES:**

**Costs:** \*\$1.00 per use of foreign ATM

**Limits:** \*\$300 daily withdrawal limit

**Card Replacement Fee:** \*no charge

---

**CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*first set of checks at no charge \*\$25 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

\$50 minimum deposit to open account. No minimum balance requirement. No charge for use of tellers.

---

**Hillsborough Savings Bank**

**Counties Served**

**# ATMs**

Orange

2

**Independence Bank  
Basic Checking**

---

**MONTHLY FEE:** \*\$3.00

---

**ATM SERVICES:**

**Costs:** \*\$1.00 per use of foreign ATM

**Limits:** \*\$500 daily withdrawal limit

**Card Replacement Fee:** \*no charge

---

**CHECKING SERVICES:**

**Limits:** \*10 free checks per month

**Costs:** \*\$.50 per check beyond 10 \*customer must purchase checks  
\*\$25 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

\$50 to open Basic Checking account. No charge for use of tellers.

---

---

**Independence Bank  
Statement Savings**

---

**MONTHLY FEE:** \*\$3.00 quarterly fee if balance falls below \$50

---

**ATM SERVICES:**

**Costs:** NOT APPLICABLE

**Limits:**

**Card Replacement Fee:**

---

**CHECKING SERVICES:**

**Limits:** NOT APPLICABLE

**Costs:**

---

**ADDITIONAL INFORMATION:**

\$50 to open Statement Savings account. Interest compounded daily and paid quarterly. Six free withdrawals per quarter. \$1 charge for each withdrawal beyond six; \$1 charge waived if balance in excess of \$2500 is maintained. No charge for use of tellers.

---

**Independence Bank  
Counties Served**

**# ATMs**

Forsyth

1

## **Internal Revenue Employees FCU Savings**

---

**MONTHLY FEE:** \*no monthly fee

---

### **ATM SERVICES:**

**Costs:** NOT APPLICABLE

**Limits:**

**Card Replacement Fee:**

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### **CHECKING SERVICES:**

**Limits:** NOT APPLICABLE

**Costs:**

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### **ADDITIONAL INFORMATION:**

To qualify for services, must be employee of or retiree from one of North or South Carolina's Internal Revenue Service branches, or must be immediate family member of an employee.

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## **Internal Revenue Employees FCU**

<b><u>Counties Served</u></b>	<b><u># ATMs</u></b>
Guilford	0

## **Kenly Savings Bank, SSB**

### **Value Checking**

---

**MONTHLY FEE:** \*\$5.00

---

#### **ATM SERVICES:**

**Costs:** \*five free transactions per month \*\$1.00 per withdrawal beyond five \*\$.50 per balance inquiry beyond five \*foreign ATM surcharges waived by KSB up to \$8.00

**Limits:** \*\$300 daily withdrawal limit.

**Card Replacement Fee:** \*\$5.00

---

#### **CHECKING SERVICES:**

**Limits:** \*12 free checks per month

**Costs:** \*\$.50 per check beyond 12 \*customer must purchase checks  
\*\$25 non-sufficient funds fee

---

#### **ADDITIONAL INFORMATION:**

No interest paid. Minimum deposit of \$25 to open account. Minimum balance of \$5.00 to maintain account. No charge for use of tellers.

---

## **Kenly Savings Bank, SSB**

### **Student Checking**

---

**MONTHLY FEE:** \*no monthly fee

---

#### **ATM SERVICES:**

**Costs:** \*five free transactions per month \*\$1.00 per withdrawal beyond five \*\$.50 per balance inquiry beyond five \*foreign ATM surcharges waived by KSB up to \$8.00

**Limits:** \*\$300 daily withdrawal limit

**Card Replacement Fee:** \*\$5.00

---

#### **CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*customer must purchase checks \*\$25 non-sufficient funds fee

---

#### **ADDITIONAL INFORMATION:**

No interest paid. Minimum deposit of \$25 to open account. Must be enrolled in grades K-12 or a regular program such as community college or technical training to hold account. No charge for use of tellers.

**Kenly Savings Bank, SSB**

**Counties Served**

**# ATMs**

Johnston	1
Wake	1
Wayne	0
Wilson	0

**Lexington State Bank  
Flex Limited Checking Account**

---

**MONTHLY FEE:** \*\$3.00

---

**ATM SERVICES:**

**Costs:** \*10 free debits (check or ATM withdrawal) during statement cycle  
\*\$.40 per debit beyond 10 \*\$1.00 per use of foreign ATM

**Limits:** \*\$300 daily withdrawal limit

**Card Replacement Fee:** \*no charge

---

**CHECKING SERVICES:**

**Limits:** \*10 free debits (check or ATM withdrawal) per statement cycle

**Costs:** \*\$.40 per debit beyond 10 \*customer must purchase checks \*\$25  
non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

\$25 minimum deposit to open account; waived for EFT used by recipients of  
Federal recurring payments. No charge for use of tellers.

---

---

**Lexington State Bank  
Hometown Checking Account**

---

**MONTHLY FEE:** \*\$9.00 if balance falls below \$100

---

**ATM SERVICES:**

**Costs:** \*\$1.00 per use of foreign ATM

**Limits:** \*\$300 daily withdrawal limit

**Card Replacement Fee:** \*no charge

---

**CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*first order of 50 checks at no charge \*\$25 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

\$50 minimum deposit to open account; waived for EFT used by recipients of  
Federal recurring payments. Credit and debit card protection. \$5000 accidental  
death and dismemberment insurance. Travel magazine and nationwide discount  
book. Personal member card. Notary public services at no cost. Key ring  
protection. Check safekeeping. Interest paid on balance in excess of \$750. No  
charge for use of tellers.

**Lexington State Bank**  
**Flex Safe Checking Account**

---

**MONTHLY FEE:** \*no fee with check safekeeping

---

**ATM SERVICES:**

**Costs:** \*\$1.00 per use of foreign ATM

**Limits:** \*\$300 daily withdrawal limit

**Card Replacement Fee:** \*no charge

---

**CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*customer must purchase checks \*\$25 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

\$50 minimum deposit to open account; waived for EFT used by recipients of Federal recurring payments. No charge for use of tellers.

---

---

**Lexington State Bank**  
**Flex Personal Checking Account**

---

**MONTHLY FEE:** \*\$3.00 monthly fee \*fee waived if balance of \$500 or greater is held in checking or savings account \*no fee if retired, disabled, or full-time student

---

**ATM SERVICES:**

**Costs:** \*\$1.00 per use of foreign ATM

**Limits:** \*\$300 daily withdrawal limit

**Card Replacement Fee:** \*no charge

---

**CHECKING SERVICES:**

**Limits:** \*unlimited check writing with per check fee

**Costs:** \*fee of \$.20 per check; waived if balance of \$500 or greater is held in checking or savings account \*customer must purchase checks \*\$25 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

\$50 minimum deposit to open account; waived for EFT used by recipients of Federal recurring payments. No charge for use of tellers.

---

**Lexington State Bank**  
**LSB Statement Savings Account**

---

**MONTHLY FEE:** \*\$1.00 if balance falls below \$100

---

**ATM SERVICES:**

**Costs:** \*\$1.00 per use of foreign ATM

**Limits:** \*\$300 daily withdrawal limit

**Card Replacement Fee:** \*no charge

---

**CHECKING SERVICES:**

**Limits:** NOT APPLICABLE

**Costs:**

---

**ADDITIONAL INFORMATION:**

Interest compounded daily and credited monthly. Daily minimum balance of \$10 required to obtain the disclosed annual percentage yield. Three cash withdrawals or other transfers from the account per month; \$.75 fee for each withdrawal beyond three. No charge for use of tellers.

---

**Lexington State Bank**

**Counties Served**

**# ATMs**

Davidson

13

Forsyth

5

Stokes

2

## Local Gov't Employees' Federal Credit Union Interest Bearing Checking Account

---

**MONTHLY FEE:** \*\$1.00

---

### ATM SERVICES:

**Costs:** \*unlimited use of Cashpoints ATMs \*all other ATMs \$.75 per use

**Limits:** \*\$200-\$300 daily withdrawal limit

**Card Replacement Fee:** \*\$3.00 replacement fee every third year

---

### CHECKING SERVICES:

**Limits:** \*50 free checks per month

**Costs:** \*\$.15 per check over 50 \*customer must purchase checks \*\$14 non-sufficient funds fee

---

### ADDITIONAL INFORMATION:

To qualify for services, must be employed by local government, or must be immediate family member of local government employee. No minimum balance. Interest compounded daily. \$8.00 fee for stop payments. No local service in Camden, Hyde and Polk counties. Seven-day a week phone center provides coverage for all counties.

---

## Local Gov't Employees' Federal Credit Union Savings (Share) Account

---

**MONTHLY FEE:** \*no monthly fee

---

### ATM SERVICES:

**Costs:** \*unlimited use of Cashpoints ATMs \*all other ATMs \$.75 per use

**Limits:** \*\$200-\$300 daily withdrawal limit

**Card Replacement Fee:** \*\$3.00 replacement fee every third year

---

### CHECKING SERVICES:

**Limits:** NOT APPLICABLE

**Costs:**

---

### ADDITIONAL INFORMATION:

To qualify for services, must be employed by local government, or must be immediate family member of local government employee. \$25 minimum balance requirement. Interest compounded daily. No local service in Camden, Hyde and Polk counties. Seven-day a week phone center provides coverage for all counties.

**Local Gov't Employees' Federal Credit Union**  
**Counties Served**                      **#ATMs**

Alamance	10
Alexander	1
Alleghany	1
Anson	1
Ashe	1
Avery	3
Beaufort	3
Bertie	1
Bladen	5
Brunswick	8
Buncombe	12
Burke	8
Cabarrus	7
Caldwell	5
Camden	0
Carteret	6
Caswell	1
Catawba	11
Chatham	2
Cherokee	3
Chowan	3
Clay	1
Cleveland	5
Columbus	4
Craven	9
Cumberland	15
Currituck	2
Dare	5
Davidson	5
Davie	2
Duplin	4
Durham	15
Edgecombe	3
Forsyth	15

**Local Gov't Employees' Federal Credit Union**  
**Counties Served**                      **#ATMs**

Franklin	3
Gaston	8
Gates	1
Graham	1
Granville	6
Greene	3
Guilford	17
Halifax	6
Harnett	4
Haywood	6
Henderson	7
Hertford	4
Hoke	5
Hyde	0
Iredell	5
Jackson	4
Johnston	9
Jones	1
Lee	3
Lenoir	8
Lincoln	3
Macon	2
Madison	2
Martin	1
McDowell	3
Mecklenburg	34
Mitchell	1
Montgomery	4
Moore	3
Nash	6
New Hanover	14
Northampton	2
Onslow	8

**Local Gov't Employees' Federal Credit Union**  
**Counties Served**                      **#ATMs**

Orange	16
Pamlico	1
Pasquotank	6
Pender	3
Perquimans	1
Person	2
Pitt	11
Polk	0
Randolph	9
Richmond	4
Robeson	8
Rockingham	5
Rowan	6
Rutherford	3
Sampson	6
Scotland	1
Stanly	6
Stokes	2
Surry	6
Swain	1
Transylvania	1
Tyrell	1
Union	10
Vance	2
Wake	75
Warren	1
Washington	1
Watauga	5
Wayne	6
Wilkes	6
Wilson	11
Yadkin	1
Yancey	1

**Macon Bank**  
**Pinnacle Banking**

---

**MONTHLY FEE:** \*\$15 if certain criteria are not met

---

**ATM SERVICES:**

**Costs:** \*unlimited use of Macon Bank ATMs \*\$1.00 per use of foreign ATM

**Limits:** \*\$620 daily online limit \*\$210 daily offline limit

**Card Replacement Fee:** \*no charge

---

**CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*free Pinnacle checks \*\$22 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

Interest earned on average daily balance. Free ATM/Debit card. Free 3x5 safe deposit box. Premium rates on CDs 1 year or less. Reduced rates on consumer loans. No fee travelers checks, money orders, cashiers checks, and bank checks. Free notary services. Avoid \$15 monthly fee by maintaining a personal checking account and one of the following: \$2500 in a checking or savings account, \$10,000 total deposit relationship, Home mortgage (restricted) of greater than \$10,000, Equity Line Loan. No charge for use of tellers.

**Macon Bank  
Prime 49**

---

**MONTHLY FEE:** \*no monthly fee

---

**ATM SERVICES:**

**Costs:** \*unlimited use of Macon Bank ATMs \*\$1.00 per use of foreign ATM

**Limits:** \*\$620 daily online limit \*\$210 daily offline limit

**Card Replacement Fee:** \*no charge

---

**CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*Prime 49 standard checks at no charge \*\$22 non-sufficient funds

---

**ADDITIONAL INFORMATION:**

Account available to people age 49 and older; direct deposit of social security, retirement or payroll required. Interest earned on average daily balance above \$1000. \$3.00 monthly fee to receive cancelled checks. No fee on money orders, travelers checks, cashiers checks, and notary services. No minimum balance. Free ATM/Debit card. No charge for use of tellers.

---

**Macon Bank  
Personal Checking**

---

**MONTHLY FEE:** \*\$3.00 if balance falls below \$500 in checking or savings

---

**ATM SERVICES:**

**Costs:** \*unlimited use of Macon Bank ATMs \*\$1.00 per use of foreign ATM

**Limits:** \*\$620 daily online limit \*\$210 daily offline limit

**Card Replacement Fee:** \*no charge

---

**CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*\$.35 per check if balance falls below \$500 \*customer must purchase checks \*\$22 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

Interest earned on average daily balance above \$1000. \$3.00 monthly fee to receive cancelled checks. No charge for use of tellers.

**Macon Bank  
Basic Checking**

---

**MONTHLY FEE:** \*\$3.00 if balance falls below \$100

---

**ATM SERVICES:**

**Costs:** \*unlimited use of Macon Bank ATMs \*\$1.00 per use of foreign ATM

**Limits:** \*\$620 daily online limit \*\$210 daily offline limit

**Card Replacement Fee:** \*no charge

---

**CHECKING SERVICES:**

**Limits:** \*20 free checks per statement cycle

**Costs:** \*\$.35 per check beyond 20 \*customer must purchase checks  
\*\$22 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

Interest earned on average daily balance above \$1000. \$3.00 monthly fee to receive cancelled checks. No charge for use of tellers.

---

**Macon Bank  
Minor's Savings Account**

---

**MONTHLY FEE:** \*no monthly fee

---

**ATM SERVICES:**

**Costs:** NOT APPLICABLE

**Limits:**

**Card Replacement Fee:**

---

**CHECKING SERVICES:**

**Limits:** NOT APPLICABLE

**Costs:**

---

**ADDITIONAL INFORMATION:**

No minimum balance requirement. Must be under 21 years of age. No charge for use of tellers.

**Macon Bank  
Savings Account**

---

**MONTHLY FEE:** \*\$2.00 if \$100 daily balance is not maintained

---

**ATM SERVICES:**

**Costs:** \*unlimited use of Macon Bank ATMs \*\$1.00 per use of foreign ATM

**Limits:** \*\$620 daily online limit \*\$210 daily offline limit

**Card Replacement Fee:** \*no charge

---

**CHECKING SERVICES:**

**Limits:** NOT APPLICABLE

**Costs:**

---

**ADDITIONAL INFORMATION:**

Earn interest on average daily balance in excess of \$100. Unlimited deposits.  
Statement issued monthly. No charge for use of tellers.

---

**Macon Bank  
Counties Served**

**# ATMs**

Cherokee	1
Henderson	2
Jackson	2
Macon	2
Transylvania	1

**Marine Federal Credit Union  
Share Savings**

---

**MONTHLY FEE:** \*no monthly fee

---

**ATM SERVICES:**

**Costs:** \*\$.25 balance inquiry fee

**Limits:** \*\$300 daily withdrawal limit

**Card Replacement Fee:** \*\$3.00 card or PIN replacement

---

**CHECKING SERVICES:**

**Limits:** NOT APPLICABLE

**Costs:**

---

**ADDITIONAL INFORMATION:**

To qualify for services, must be employee of or retiree from member organization, or must be immediate family member of an employee. No fees, no withdrawal limits.

---

---

**Marine Federal Credit Union  
Mar Chek Account**

---

**MONTHLY FEE:** \*no monthly fee

---

**ATM SERVICES:**

**Costs:** \*\$.25 balance inquiry fee

**Limits:** \*\$300 daily withdrawal limit

**Card Replacement Fee:** \*\$3.00 card or PIN replacement

---

**CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*customer must purchase checks \*\$20 non-sufficient funds fee  
\*\$10 stop payment fee

---

**ADDITIONAL INFORMATION:**

To qualify for services, must be employee of or retiree from member organization, or must be immediate family member of an employee. No charge for overdraft protection. Earn dividends on all money on deposit.

---

**Marine Federal Credit Union**

**Counties Served**

**# ATMs**

Onslow

38

**MidCarolina Bank**  
**Basic Checking**

---

**MONTHLY FEE:** \*\$3.50

---

**ATM SERVICES:**

**Costs:** \*10 free checks/withdrawals per month \*\$1 fee per check/withdrawal beyond 10 \*\$.50 per use of foreign ATM

**Limits:** \*\$500 daily withdrawal limit

**Card Replacement Fee:** \*no charge

---

**CHECKING SERVICES:**

**Limits:** \*10 free checks/withdrawals per month

**Costs:** \*\$1 fee per check/withdrawal beyond 10 \*customer must purchase checks \*\$25 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

No charge for use of tellers.

---

**MidCarolina Bank**

<u>Counties Served</u>	<u># ATMs</u>
Alamance	2

**NBC Bank, FSB  
Reality Checking**

---

**MONTHLY FEE:** \*\$8.00 unless \$200 minimum or \$600 average balance is maintained

---

**ATM SERVICES:**

**Costs:** \*unlimited use of NBC Bank ATMs \*unlimited use of check card  
\*\$1.00 per use of foreign ATM

**Limits:** \*\$400 daily withdrawal limit

**Card Replacement Fee:** \*no charge

---

**CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*first order of checks at no charge \*\$22 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

Minimum deposit of \$100 to open account. Interest earned when balance is in excess of \$1500. Free banking by Infoline (phone banking). No charge for use of tellers.

---

---

**NBC Bank, FSB  
Simply Savings Account**

---

**MONTHLY FEE:** \*\$3.00 if balance falls below \$200

---

**ATM SERVICES:**

**Costs:** \*unlimited use of NBC Bank ATMs \*\$1.00 per use of foreign ATM

**Limits:** \*\$400 daily withdrawal limit

**Card Replacement Fee:** \*no charge

---

**CHECKING SERVICES:**

**Limits:** NOT APPLICABLE

**Costs:**

---

**ADDITIONAL INFORMATION:**

Two teller withdrawals per month; \$3.00 per teller withdrawal beyond two. Quarterly statement at no charge.

**NBC Bank, FSB**  
**Simply Checking**

---

**MONTHLY FEE:** \*\$4.00 \*fee waived if all banking is conducted electronically

---

**ATM SERVICES:**

**Costs:** \*unlimited use of NBC Bank ATMs \*unlimited use of check card  
\*\$1.00 per use of foreign ATM

**Limits:** \*\$400 daily withdrawal limit

**Card Replacement Fee:** \*no charge

---

**CHECKING SERVICES:**

**Limits:** \*10 free checks per month

**Costs:** \*\$.75 per check beyond 10 \*customer must purchase checks \$22  
non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

Minimum deposit of \$100 to open account. Avoid monthly fee by using NBC's 24-hour ATM network, Infoline (free banking by phone), and Call Center (free contact by phone) instead of tellers. Unlimited banking by phone. No fee for check card.

---

**NBC Bank, FSB**

**Counties Served**

**# ATMs**

Cumberland	3	(ATMs but no branches in Cumberland County)
Durham	5	
Guilford	5	
Pitt	2	
Wake	11	

**NewSouth Bank  
Liberty Checking**

---

**MONTHLY FEE:** \*\$5.00

---

**ATM SERVICES:**

**Costs:** \*14 free withdrawals per statement cycle \*\$.50 per withdrawal beyond 14 \*no charge for use of foreign ATMs

**Limits:** \*\$300 daily withdrawal limit

**Card Replacement Fee:** \*\$10.00

---

**CHECKING SERVICES:**

**Limits:** \*14 free withdrawals per statement cycle

**Costs:** \*\$.50 per withdrawal beyond 14 \*customer must purchase checks  
\*\$30 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

No charge for use of tellers.

---

**NewSouth Bank  
Senior Club Checking**

---

**MONTHLY FEE:** \*no monthly fee

---

**ATM SERVICES:**

**Costs:** \*unlimited ATM use \*no charge for use of foreign ATMs

**Limits:** \*\$300 daily withdrawal limit

**Card Replacement Fee:** \*\$10.00

---

**CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*free wallet style checks (bank choice) or \$5.00 credit on any style  
\*\$30 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

Available to people age 50 and older. Interest checking. No fee VISA CheckCard. No charge for use of tellers.

**NewSouth Bank**

<u>Counties Served</u>	<u># ATMs</u>
Beaufort	2
Craven	1
Lenoir	0
Nash	1
Pasquotank	1
Pitt	1

**Perquimans Credit Union**  
**Savings and Loans**


---

**MONTHLY FEE:** \*no monthly fee

---

**ATM SERVICES:**

**Costs:** NOT APPLICABLE

**Limits:**

**Card Replacement Fee:**

---

**CHECKING SERVICES:**

**Limits:** NOT APPLICABLE

**Costs:**

---

**ADDITIONAL INFORMATION:**

Must be a resident of Perquimans County to qualify for services. No late fees on loans. Free loan processing. Free copies. Free faxes in state. Direct deposit.

---

**Perquimans Credit Union**

<u>Counties Served</u>	<u># ATMs</u>
Perquimans	0

**Piedmont Bank**  
**Piedmont Prime**

---

**MONTHLY FEE:** \*\$10 monthly fee \*\$7.00 with direct deposit \*waived if minimum daily balance of \$100 maintained in Piedmont Prime, or if minimum daily balance of \$750 is maintained in a savings account

---

**ATM SERVICES:**

**Costs:** \*free ATM use at any machine \*no charge for use of foreign ATMs

**Limits:** \*\$200 daily withdrawal limit

**Card Replacement Fee:** \*\$3.00

---

**CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*free printed checks with account \*\$22 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

Available to people age 55 and older. Piedmont Prime comes with free safety deposit box (small), free travelers checks and cashiers checks, no penalty CD withdrawal for medical emergencies, no fee MasterCard or Visa. No charge for use of tellers.

---

---

**Piedmont Bank**  
**Piedmont Basic Checking**

---

**MONTHLY FEE:** \*\$6.00 monthly fee \*\$5.00 with direct deposit

---

**ATM SERVICES:**

**Costs:** \*unlimited use of Piedmont Bank ATMs \*no charge for use of foreign ATMs

**Limits:** \*\$200 daily withdrawal limit

**Card Replacement Fee:** \*\$3.00

---

**CHECKING SERVICES:**

**Limits:** \*35 free checks per month

**Costs:** \*\$.35 per check beyond 35 \*free printed checks with account  
\*\$22 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

\$100 minimum deposit to open account. No charge for use of tellers.

**Piedmont Bank**

## **Piedmont Easy Checking**

---

**MONTHLY FEE:** \*\$5.00 monthly fee \*\$3.00 with direct deposit

---

### **ATM SERVICES:**

**Costs:** \*ATM withdrawals count toward 12 free monthly transactions  
\*\$.50 per transaction beyond 12 \*no charge for use of foreign  
ATMs

**Limits:** \*\$200 daily withdrawal limit

**Card Replacement Fee:** \*\$3.00

---

### **CHECKING SERVICES:**

**Limits:** \*checks count toward 12 free monthly transactions

**Costs:** \*\$.50 per check beyond 12 \*free printed checks with account  
\*\$22 non-sufficient funds fee

---

### **ADDITIONAL INFORMATION:**

\$25 minimum deposit to open account. No charge for use of tellers.

---

## **Piedmont Bank Kids Kash (Minor savings account)**

---

**MONTHLY FEE:** \*no monthly fee

---

### **ATM SERVICES:**

**Costs:** NOT APPLICABLE

**Limits:**

**Card Replacement Fee:**

---

### **CHECKING SERVICES:**

**Limits:** NOT APPLICABLE

**Costs:**

---

### **ADDITIONAL INFORMATION:**

\$25 minimum deposit to open account. Account will be subject to normal  
service charges when minor reaches 18. No ATM card issued. No charge for  
use of tellers.

---

## **Piedmont Bank Counties Served**

### **# ATMs**

Iredell

3

**Piedmont Federal Savings and Loan Association  
Passbook Savings Account**

---

**MONTHLY FEE:** \*no monthly fee

---

**ATM SERVICES:**

**Costs:** NOT APPLICABLE

**Limits:**

**Card Replacement Fee:**

---

**CHECKING SERVICES:**

**Limits:** \*one free daily official check issued for a withdrawal (limit six per month to a third party)

**Costs:**

---

**ADDITIONAL INFORMATION:**

\$100 minimum deposit to open account. No fees for electronic transfers. No monthly statement is given. No charge for use of tellers.

---

---

**Piedmont Federal Savings and Loan Association  
NOW Checking Account**

---

**MONTHLY FEE:** \*\$10 per month if balance falls below \$600

---

**ATM SERVICES:**

**Costs:** NOT APPLICABLE

**Limits:**

**Card Replacement Fee:**

---

**CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*customer must purchase checks \*\$25 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

Initial deposit of \$100 required to open account. No fees for electronic transfers. No charge for use of tellers.

---

**Piedmont Federal Savings and Loan Association**

<u>Counties Served</u>	<u># ATMs</u>
Forsyth	0
Watauga	0
Wilkes	0

**Preferred Credit Union**  
**Shares/Share Drafts**

---

**MONTHLY FEE:** \*no monthly fee \*no monthly fees for students or senior citizens

---

**ATM SERVICES:**

**Costs:** \*two free monthly transactions \*\$1.00 per transaction beyond two  
**Limits:** \*\$100 daily withdrawal limit \*limit may be increased  
**Card Replacement Fee:** \*\$2.00

---

**CHECKING SERVICES:**

**Limits:** \*unlimited check writing for \$2.00 a month  
**Costs:** \*first 50 checks at no charge \*\$20 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

To qualify for services, must be employee of or retiree from member organization, or must be immediate family member of an employee.

---

**Preferred Credit Union**

<u>Counties Served</u>	<u># ATMs</u>
Durham	0
Forsyth	0
Guilford	0
Mecklenburg	0
Richmond	0
Rockingham	0
Wake	0

## **Randolph Bank & Trust**

### **Regular Checking or Savings**

---

**MONTHLY FEE:** \*\$4.00 monthly fee \*waived if balance of \$600 is maintained in a savings account, or if balance of \$300 is maintained in a checking account \*waived if customer has direct deposit

---

#### **ATM SERVICES:**

**Costs:** \*unlimited use of Randolph Bank ATMs \*three free foreign ATM transactions per month \*\$1.00 per foreign ATM transaction beyond three

**Limits:** \*\$200 daily withdrawal limit

**Card Replacement Fee:** \*\$1.00

---

#### **CHECKING SERVICES:**

**Limits:** \*unlimited check writing with per check fee

**Costs:** \*\$.35 per item per month; waived for same reasons monthly fee would be waived \*customer must purchase checks \*\$20 non-sufficient funds fee

---

#### **ADDITIONAL INFORMATION:**

No charge for use of tellers.

---

#### **Randolph Bank & Trust**

##### **Counties Served**

##### **# ATMs**

Randolph

3

## **Richmond Savings Bank Student Checking**

---

**MONTHLY FEE:** \*no monthly fee

---

### **ATM SERVICES:**

**Costs:** \*unlimited use of Richmond Savings Bank ATMs \*\$1.00 per use of foreign ATM

**Limits:** \*\$300 daily withdrawal limit

**Card Replacement Fee:** \*\$5.00

---

### **CHECKING SERVICES:**

**Limits:** \*15 free checks per month

**Costs:** \*\$.25 per check beyond 15 \*customer must purchase checks  
\*\$20 non-sufficient funds fee

---

### **ADDITIONAL INFORMATION:**

\$100 minimum deposit to open account. Free ATM card. No charge for use of tellers.

---

---

## **Richmond Savings Bank 55 Plus Checking**

---

**MONTHLY FEE:** \*no monthly fee

---

### **ATM SERVICES:**

**Costs:** \*unlimited use of Richmond Savings Bank ATMs \*\$1.00 per use of foreign ATM

**Limits:** \*\$300 daily withdrawal limit

**Card Replacement Fee:** \*\$5.00

---

### **CHECKING SERVICES:**

**Limits:** \*25 free checks per month

**Costs:** \*\$.25 per check beyond 25 \*customer receives check orders at no charge \*\$20 non-sufficient funds fee

---

### **ADDITIONAL INFORMATION:**

Available to people age 55 and older. Travelers checks, notary services and ATM card available at no charge. Monthly statements; checks returned with statement. No charge for use of tellers.

## **Richmond Savings Bank Economy Checking**

---

**MONTHLY FEE:** \*\$3.75

---

### **ATM SERVICES:**

**Costs:** \*unlimited use of Richmond Savings Bank ATMs \*\$1.00 per use of foreign ATM

**Limits:** \*\$300 daily withdrawal limit

**Card Replacement Fee:** \*\$5.00

---

### **CHECKING SERVICES:**

**Limits:** \*15 free checks per month

**Costs:** \*\$.25 per check beyond 15 \*customer must purchase checks  
\*\$20 non-sufficient funds fee

---

### **ADDITIONAL INFORMATION:**

\$100 minimum deposit to open account. Travelers checks, notary services and ATM card available at no charge. Monthly statements; checks returned with statement. No charge for use of tellers.

---

### **Richmond Savings Bank**

<u>Counties Served</u>	<u># ATMs</u>
Moore	1
Richmond	2
Scotland	1

**Rowan Bank**  
**Fifties Free Interest Checking**

---

**MONTHLY FEE:** \*no monthly fee

---

**ATM SERVICES:**

**Costs:** \*two foreign transactions at no charge \*\$1.00 per transaction beyond two

**Limits:** \*\$200 daily withdrawal limit

**Card Replacement Fee:** \*no charge

---

**CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*free personalized checks \*\$20 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

Available to people age 50 and older. No minimum balance requirement; interest on all balances. Canceled checks returned. No travelers checks fees. Free notary and photocopy service. No charge for use of tellers.

---

---

**Rowan Bank**  
**Free Checking**

---

**MONTHLY FEE:** \*no monthly fee

---

**ATM SERVICES:**

**Costs:** \*two foreign transactions at no charge \*\$1.00 per transaction beyond two

**Limits:** \*\$200 daily withdrawal limit

**Card Replacement Fee:** \*no charge

---

**CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*customer must purchase checks \*\$20 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

No minimum balance. Canceled checks returned. No charge for use of tellers.

---

**Rowan Bank**  
**Counties Served**

**# ATMs**

Rowan

2

**Scottish Bank  
Wallace Checking**

---

**MONTHLY FEE:** \*\$10 monthly fee and \$.25 per check or debit unless balance of \$300 is maintained in either checking or savings account

---

**ATM SERVICES:**

**Costs:** \*unlimited use of Scottish Bank ATMs \*\$1.00 per use of foreign ATM

**Limits:** \*\$500 daily withdrawal limit

**Card Replacement Fee:** \*\$5.00

---

**CHECKING SERVICES:**

**Limits:** \*unlimited check writing with per check fee

**Costs:** \*\$.25 per check or debit if minimum balance falls below \$300

\*customer must purchase checks \*\$27 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

No charge for use of tellers.

---

**Scottish Bank  
Counties Served**

**# ATMs**

Mecklenburg

7

**Sharonview Federal Credit Union  
Share Savings Account**

---

**MONTHLY FEE:** \*no monthly fee

---

**ATM SERVICES:**

**Costs:** \*10 free withdrawals/five free balance inquiries per month \*\$.50 per additional withdrawal/inquiry

**Limits:** \*\$300 daily withdrawal limit

**Card Replacement Fee:** \*\$10.00

---

**CHECKING SERVICES:**

**Limits:** NOT APPLICABLE

**Costs:**

---

**ADDITIONAL INFORMATION:**

To qualify for services, must be employee of or retiree from member organization, or must be immediate family member of an employee. \$5.00 minimum balance. Earns dividends. Magic One Access (automated toll-free account access). Payroll deduction and direct deposit accepted.

---

**Sharonview Federal Credit Union  
Sharecheck Checking**

---

**MONTHLY FEE:** \*no monthly fee

---

**ATM SERVICES:**

**Costs:** \*10 free withdrawals/five free balance inquiries per month \*\$.50 per additional withdrawal/inquiry

**Limits:** \*\$300 daily withdrawal limit

**Card Replacement Fee:** \*\$10.00

---

**CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*first box of 175 checks at no charge \*\$22 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

To qualify for services, must be employee of or retiree from member organization, or must be immediate family member of an employee. \$25 minimum deposit to open account. Check safekeeping. Overdraft protection available. Pre-authorized drafts accepted. Debit or ATM card available. Magic One Access (automated toll-free account access). Earns dividends.

**Sharonview Federal Credit Union  
Holiday Share Savings Account**

---

**MONTHLY FEE:** \*no monthly fee

---

**ATM SERVICES:**

**Costs:** NOT APPLICABLE

**Limits:**

**Card Replacement Fee:**

---

**CHECKING SERVICES:**

**Limits:** NOT APPLICABLE

**Costs:**

---

**ADDITIONAL INFORMATION:**

To qualify for services, must be employee of or retiree from member organization, or must be immediate family member of an employee. \$5.00 minimum balance. Earns dividends. Withdrawals available October 15 through December 31. Payroll deduction accepted. Magic One Access (automated toll-free account access).

---

**Sharonview Federal Credit Union**

<u>Counties Served</u>	<u># ATMs</u>
Cleveland	1
Cumberland	0
Gaston	1
Mecklenburg	3
New Hanover	0
Rowan	1

## **SNC-Warsaw Employees Credit Union Financial Services**

---

**MONTHLY FEE:** \*no monthly fee

---

### **ATM SERVICES:**

**Costs:** NOT APPLICABLE

**Limits:**

**Card Replacement Fee:**

---

### **CHECKING SERVICES:**

**Limits:** NOT APPLICABLE

**Costs:**

---

### **ADDITIONAL INFORMATION:**

To qualify for services, must be employee of or retiree from member organization, or must be immediate family member of an employee; member organizations include Fleming Foods and UPS Worldwide Dedicated Services. Membership is expanding to include regional focus; those living within a 50 mile radius of SNC-Warsaw will qualify. \$5.00 minimum deposit to open account. \$2.00 fee if balance drops below \$10. \$10.00 high activity fee if balance drops below \$100. Savings, loans, CDs, share-secured loans, new autos, used autos.

---

### **SNC-Warsaw Employees Credit Union**

<b><u>Counties Served</u></b>	<b><u># ATMs</u></b>
Duplin	0
Lenoir	0
Onslow	0
Pender	0
Sampson	0

**SOUTHBank**  
**Personal Checking**

---

**MONTHLY FEE:** \*\$4.00 if minimum daily balance falls below \$250

---

**ATM SERVICES:**

**Costs:** \*\$1.00 monthly maintenance fee \*\$1.50 per use of foreign ATM

**Limits:** \*\$200 daily withdrawal limit

**Card Replacement Fee:** \*\$5.00

---

**CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*\$.25 per check if minimum daily balance falls below \$250 \*\$21  
non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

\$100 minimum deposit to open account. Checks returned with statement.  
Non-interest bearing account.

---

**SOUTHBank**  
**Christmas Club**

---

**MONTHLY FEE:** \*no monthly fee

---

**ATM SERVICES:**

**Costs:** NOT APPLICABLE

**Limits:**

**Card Replacement Fee:**

---

**CHECKING SERVICES:**

**Limits:** NOT APPLICABLE

**Costs:**

---

**ADDITIONAL INFORMATION:**

\$10 minimum deposit to open account. One withdrawal allowed per quarter.  
\$2.00 fee per withdrawal.

**SOUTHBANK**  
**Youth Savings**

---

**MONTHLY FEE:** \*\$1.00 if \$10 minimum daily balance is not maintained

---

**ATM SERVICES:**

**Costs:** NOT APPLICABLE

**Limits:**

**Card Replacement Fee:**

---

**CHECKING SERVICES:**

**Limits:** NOT APPLICABLE

**Costs:**

---

**ADDITIONAL INFORMATION:**

Available to those under 18 years of age. \$10 minimum deposit to open account.  
Three free withdrawals per month. \$1.00 per withdrawal beyond three.  
Account holder receives quarterly statement.

---

---

**SOUTHBANK**  
**Basic Checking**

---

**MONTHLY FEE:** \*\$1.50

---

**ATM SERVICES:**

**Costs:** \*\$1.00 monthly maintenance fee \*five free foreign ATM transactions per month \*\$1.50 per foreign ATM transaction beyond five

**Limits:** \*\$200 daily withdrawal limit

**Card Replacement Fee:** \*\$5.00

---

**CHECKING SERVICES:**

**Limits:** \*25 free debits (checking/ATM) per month

**Costs:** \*\$.25 per debit beyond 25 \*customer must purchase checks  
\*\$21 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

\$100 minimum deposit to open account. No minimum balance required.  
Checks are not returned with statement; statement is itemized to show amount and number of each check. No charge for use of tellers.

**SOUTHBANK**  
**Regular Savings**

---

**MONTHLY FEE:** \*\$2.00 if balance falls below \$100

---

**ATM SERVICES:**

**Costs:** \*\$1.00 monthly maintenance fee \*\$1.50 per use of foreign ATM

**Limits:** \*\$200 daily withdrawal limit

**Card Replacement Fee:** \*\$5.00

---

**CHECKING SERVICES:**

**Limits:** NOT APPLICABLE

**Costs:**

---

**ADDITIONAL INFORMATION:**

Three withdrawals per month at no charge; \$1.00 fee for each withdrawal beyond three. Quarterly statements. Minimum daily balance of \$100 is required to obtain the disclosed annual percentage yield. No charge for use of tellers.

---

**SOUTHBANK**  
**Counties Served**

**# ATMs**

Durham

1

## **Southern Community Bank & Trust Community 50 Plus**

---

**MONTHLY FEE:** \*no monthly fee

---

### **ATM SERVICES:**

**Costs:** \*no fee at SCB&T or at foreign ATMs

**Limits:** \*\$200 daily withdrawal limit

**Card Replacement Fee:** \*no charge

---

### **CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*Community 50 Plus checks available at no charge \*\$20  
non-sufficient funds fee

---

### **ADDITIONAL INFORMATION:**

Available to those age 50 and up. Interest-earning checking account. No minimum balance required. No fees on: traveler's checks, small safety deposit box (or \$25 credit toward the cost of a larger box), debit card (per credit approval).

---

---

## **Southern Community Bank & Trust Economy Checking**

---

**MONTHLY FEE:** \*\$5.00 if balance falls below \$100

---

### **ATM SERVICES:**

**Costs:** \*no fee at SCB&T or at foreign ATMs

**Limits:** \*\$200 daily withdrawal limit

**Card Replacement Fee:** \*no charge

---

### **CHECKING SERVICES:**

**Limits:** \*15 free checks per month

**Costs:** \*\$.50 per check beyond 15 \*customer must purchase checks  
\*\$20 non-sufficient funds fee

---

### **ADDITIONAL INFORMATION:**

No minimum balance to open. Monthly fee waived if minimum balance exceeds \$100. No charge for use of tellers.

---

## **Southern Community Bank & Trust**

<b><u>Counties Served</u></b>	<b><u># ATMs</u></b>
-------------------------------	----------------------

Forsyth	3
---------	---

Yadkin	1
--------	---

**State Employees' Credit Union**  
**Interest bearing checking account**

---

**MONTHLY FEE:** \*\$1.00

---

**ATM SERVICES:**

**Costs:** \*no charge at SECU ATMs \*\$.75 per use of foreign ATM

**Limits:** \*\$200 daily withdrawal limit

**Card Replacement Fee:** \*\$3.00 replacement charge every third year

---

**CHECKING SERVICES:**

**Limits:** \*50 free checks per month

**Costs:** \*\$.15 per check beyond 50 \*customer must purchase checks

\*\$12 non-sufficient funds fee \*\$8.00 stop payment fee

---

**ADDITIONAL INFORMATION:**

To qualify for services, must be employee of or retiree from state government or public schools, or must be immediate family member of an employee. Interest compounded daily. No local service in Camden, Hyde and Polk counties. Seven-day a week phone center provides coverage for all counties.

---

**State Employees' Credit Union**  
**Savings (Share) Account**

---

**MONTHLY FEE:** \*no monthly fee

---

**ATM SERVICES:**

**Costs:** \*no charge at SECU ATMs \*\$.75 per use of foreign ATM

**Limits:** \*\$200 daily withdrawal limit

**Card Replacement Fee:** \*\$3.00 replacement charge every third year

---

**CHECKING SERVICES:**

**Limits:** NOT APPLICABLE

**Costs:**

---

**ADDITIONAL INFORMATION:**

To qualify for services, must be employee of or retiree from state government or public schools, or must be immediate family member of an employee. \$25 to open account. Interest compounded daily. No local service in Camden, Hyde and Polk counties. Seven-day a week phone center provides coverage for all counties.

<b>State Employees' Credit Union</b>	
<b><u>Counties Served</u></b>	<b><u># ATMs</u></b>
Alamance	10
Alexander	1
Alleghany	1
Anson	1
Ashe	1
Avery	3
Beaufort	3
Bertie	1
Bladen	5
Brunswick	8
Buncombe	12
Burke	8
Cabarrus	7
Caldwell	5
Camden	0
Carteret	6
Caswell	1
Catawba	11
Chatham	2
Cherokee	3
Chowan	3
Clay	1
Cleveland	5
Columbus	4
Craven	9
Cumberland	15
Currituck	2
Dare	5
Davidson	5
Davie	2
Duplin	4
Durham	15
Edgecombe	3

**State Employees' Credit Union**  
**Counties Served**                      **# ATMs**

Forsyth	15
Franklin	3
Gaston	8
Gates	1
Graham	1
Granville	6
Greene	3
Guilford	17
Halifax	6
Harnett	4
Haywood	6
Henderson	7
Hertford	4
Hoke	5
Hyde	0
Iredell	5
Jackson	4
Johnston	9
Jones	1
Lee	3
Lenoir	8
Lincoln	3
Macon	2
Madison	2
Martin	1
McDowell	3
Mecklenburg	34
Mitchell	1
Montgomery	4
Moore	3
Nash	6
New Hanover	14
Northampton	2
Onslow	8

<b>State Employees' Credit Union</b>	
<b><u>Counties Served</u></b>	<b><u># ATMs</u></b>
Orange	16
Pamlico	1
Pasquotank	6
Pender	3
Perquimans	1
Person	2
Pitt	11
Polk	0
Randolph	9
Richmond	4
Robeson	8
Rockingham	5
Rowan	6
Rutherford	3
Sampson	6
Scotland	1
Stanly	6
Stokes	2
Surry	6
Swain	1
Transylvania	1
Tyrell	1
Union	10
Vance	2
Wake	75
Warren	1
Washington	1
Watauga	5
Wayne	6
Wilkes	6
Wilson	11
Yadkin	1
Yancey	1

**Summit Credit Union  
Share Draft**

---

**MONTHLY FEE:** \*no monthly fee

---

**ATM SERVICES:**

**Costs:** \*three free withdrawals per month \*\$1.00 per withdrawal beyond

**Limits:** \*\$500 daily withdrawal limit

**Card Replacement Fee:** \*\$5.00

---

**CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*\$25 non-sufficient funds fee \*\$15 stop payment fee

---

**ADDITIONAL INFORMATION:**

No Summit Credit Union ATMs, but access through Cash Points in all of the counties served.

---

**Summit Credit Union**

<u>Counties Served</u>	<u># ATMs</u>
Alamance	0
Davidson	0
Davie	0
Durham	0
Forsyth	0
Guilford	0
Lenoir	0
Mecklenburg	0
Randolph	0
Rockingham	0
Stokes	0
Surry	0
Wake	0
Wilkes	0
Yadkin	0
Yancey	0

**Surrey Bank & Trust**  
**Value Checking**

---

**MONTHLY FEE:** \*\$3.00 monthly fee \*waived for those with direct deposit of SSA or SSI checks.

---

**ATM SERVICES:**

**Costs:** \*five free withdrawals per month \*\$2.00 per withdrawal beyond five

**Limits:** \*\$300 daily withdrawal limit

**Card Replacement Fee:** \*no charge

---

**CHECKING SERVICES:**

**Limits:** \*12 free debits per month (five free ATM withdrawals count toward this total)

**Costs:** \*\$.60 per debit beyond 12 \*customer must purchase checks \*\$22 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

No charge for use of tellers.

---

**Surrey Bank & Trust**  
**Counties Served**

**# ATMs**

Surry

0

## Triangle Bank Economy Checking

---

**MONTHLY FEE:** \*\$4.00

---

### ATM SERVICES:

**Costs:** \*10 Triangle Bank ATM/POS transactions per month at no charge  
\*\$.35 per transaction beyond 10 \*\$1.00 per use of foreign ATM

**Limits:** \*\$400 daily withdrawal limit through Honor \*\$1,000 daily  
withdrawal limit through Visa

**Card Replacement Fee:** \*\$5.00

---

### CHECKING SERVICES:

**Limits:** \*10 free checks per month

**Costs:** \*\$1.00 per check beyond 10 \*customer must purchase checks  
\*\$27 non-sufficient funds fee

---

### ADDITIONAL INFORMATION:

No charge for use of tellers. For Economy Gold (available to those age 60 and older) account holders only: one box of free checks, no penalty for early CD withdrawals for emergency reasons, no-fee financial review.

---

### **Triangle Bank Counties Served**

<b>Counties Served</b>	<b># ATMs</b>
Carteret	0
Columbus	1
Craven	2
Cumberland	2
Duplin	1
Durham	5
Edgecombe	4
Franklin	0
Granville	1
Halifax	0
Harnett	2
Johnston	1
Lee	1
Lenoir	1

**Triangle Bank**  
**Counties Served**

	<b><u># ATMs</u></b>
Nash	3
New Hanover	1
Northampton	0
Orange	3
Pamlico	1
Pitt	2
Robeson	2
Rockingham	0
Wake	8
Washington	1
Wayne	1
Wilson	2

**United National Bank**  
**Direct Deposit Account**

---

**MONTHLY FEE:** \*no monthly fee

---

**ATM SERVICES:**

**Costs:** \*\$.50 per transaction beyond 25 \*\$1.00 per use of foreign ATM

**Limits:** \*\$200 daily withdrawal limit

**Card Replacement Fee:** \*\$5.00

---

**CHECKING SERVICES:**

**Limits:** \*25 free checking/debit transactions per statement cycle

**Costs:** \*\$.50 per transaction beyond 25 \*customer must purchase checks  
\*\$25 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

No charge for use of tellers.

---

**United National Bank**  
**Counties Served**

	<b><u># ATMs</u></b>
Bladen	1
Cumberland	2
Guilford	1
Robeson	0

**Waccamaw Bank**  
**Basic Banking**

---

**MONTHLY FEE:** \*\$3.00

---

**ATM SERVICES:**

**Costs:** \*\$.50 per debit beyond 15 \*\$1.00 per use of foreign ATM

**Limits:** \*\$400 daily withdrawal limit

**Card Replacement Fee:** \*no charge

---

**CHECKING SERVICES:**

**Limits:** \*15 free debits per statement

**Costs:** \*\$.50 per debit beyond 15 \*customer must purchase checks  
\*non-sufficient funds fee of \$25

---

**ADDITIONAL INFORMATION:**

Choice of check processing: Safekeeping is no charge; Imaging is \$3.00 per month; Check Return is \$5.00 per month. No charge for use of tellers.

---

**Waccamaw Bank**

**Counties Served**

**# ATMs**

Columbus

3

## **Wachovia Bank N. A.**

### **Access Now**

---

**MONTHLY FEE:** \*\$10 monthly fee \*\$2.00 discount for using check safekeeping  
\*\$2.00 discount for using direct deposit \*\$6.00 for using  
teller services no more than two times per statement cycle.

---

#### **ATM SERVICES:**

**Costs:** \*unlimited use of Wachovia ATMs \*\$1.50 per use of foreign ATM

**Limits:** \*\$400 daily withdrawal limit

**Card Replacement Fee:** \*no charge

---

#### **CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*customer must purchase checks \*\$28 non-sufficient funds fee

---

#### **ADDITIONAL INFORMATION:**

Account includes check card with no monthly fee.

---

## **Wachovia Bank N. A.**

### **Economy Checking**

---

**MONTHLY FEE:** \*\$5.00

---

#### **ATM SERVICES:**

**Costs:** \*12 free withdrawals per month \*\$.55 per withdrawal beyond 12  
\*\$1.50 per use of foreign ATM

**Limits:** \*\$400 daily withdrawal limit

**Card Replacement Fee:** \*no charge

---

#### **CHECKING SERVICES:**

**Limits:** \*12 free withdrawals per month

**Costs:** \*\$.55 per withdrawal beyond 12 \*customer must purchase checks  
\*\$28 non-sufficient funds fee

---

#### **ADDITIONAL INFORMATION:**

\$2.00 fee to receive cancelled checks. No charge for use of tellers.

**Wachovia Bank N. A.  
Classic 50**

---

**MONTHLY FEE:** \*\$5.00 unless \$500 minimum daily balance maintained or direct deposit used

---

**ATM SERVICES:**

**Costs:** \*unlimited use of Wachovia ATMs \*\$1.50 per use of foreign ATM

**Limits:** \*\$400 daily withdrawal limit

**Card Replacement Fee:** \*no charge

---

**CHECKING SERVICES:**

**Limits:** \*unlimited check writing

**Costs:** \*one order of checks per year at no charge \*\$28 non-sufficient funds fee

---

**ADDITIONAL INFORMATION:**

Available to people age 50 and up. No charge for use of tellers.

---

**Wachovia Bank N. A.**

<u>Counties Served</u>	<u># ATMs</u>
Alamance	8
Beaufort	3
Bladen	1
Buncombe	14
Burke	5
Cabarrus	3
Carteret	4
Catawba	4
Cherokee	3
Craven	3
Cumberland	18
Dare	2
Davidson	5
Durham	36
Forsyth	43
Gaston	5
Graham	1

**Wachovia Bank N. A.**  
**Counties Served**

	<b><u># ATMs</u></b>
Greene	1
Guilford	41
Haywood	1
Henderson	2
Hertford	1
Iredell	2
Jackson	3
Johnston	1
Lee	3
Lenoir	3
Macon	1
Madison	2
Martin	1
Mecklenburg	51
Moore	2
Nash	4
New Hanover	13
Onslow	6
Orange	9
Pamlico	1
Pasquotank	3
Pitt	13
Randolph	4
Robeson	1
Rockingham	2
Rowan	4
Scotland	3
Stanly	1
Union	2
Wake	53
Wayne	8
Wilson	6

## Yadkin Valley Bank & Trust Value Banking 55

---

**MONTHLY FEE:** \*\$10 if balance falls below \$100.

---

### ATM SERVICES:

**Costs:** \*unlimited use of YVB ATMs \*\$1.25 per use of foreign ATM

**Limits:** \*\$300 daily withdrawal limit

**Card Replacement Fee:** \*\$10.00

---

### CHECKING SERVICES:

**Limits:** \*unlimited check writing

**Costs:** \*first order of 50 checks at no charge \*\$25 non-sufficient funds fee

---

### ADDITIONAL INFORMATION:

Available to customers age 55 or older or to retired persons of any age. No fee Yadkin Valley VISA check card. Free regular travelers checks, money orders, and official checks. Bonus rates on selected Certificates of Deposit. No charge for use of tellers.

---

---

## Yadkin Valley Bank & Trust Basic Checking

---

**MONTHLY FEE:** \*\$5.00

---

### ATM SERVICES:

**Costs:** \*unlimited use of YVB ATMs \*\$1.25 per use of foreign ATM

**Limits:** \*\$300 daily withdrawal limit

**Card Replacement Fee:** \*\$10.00

---

### CHECKING SERVICES:

**Limits:** \*12 free checks per month

**Costs:** \*\$.50 per check beyond 12 \*first order of 50 checks at no charge  
\*\$25 non-sufficient funds fee

---

### ADDITIONAL INFORMATION:

No minimum balance. No charge for use of tellers.

---

## Yadkin Valley Bank & Trust

<u>Counties Served</u>	<u># ATMs</u>
Ashe	1
Surry	1
Wilkes	1
Yadkin	2