



Lanier Federal Credit Union

Checking Accounts

These features apply to all checking accounts:

- Free ATM services (other financial institution may charge terminal fees)
- FREE Mobile check deposit (*must be enrolled in e-statements)
- Free Online and Mobile Banking (including e-statements)
- Free account protection tools (Card Management tool in the mobile app and fraud alerts via call or text)
- Overdraft protection linked with savings, a pre-approved line of credit or courtesy pay
- Bill Pay
- Direct Deposit
- Stop Payment

FREEdom Checking

- **For ages 15 years and up (ages 15-17 require a joint owner on account)**
- **Minimum opening deposit of \$1.00**
- **MUST be enrolled in e-statements**
- **NO minimum balance requirement**
- **NO monthly service charges**
- **First VISA Debit Card FREE and first order of Standard Checks FREE**

Genesis Checking

- **For ages 13 to 23 years (ages 13-17 require a joint owner on account)**
- **Minimum opening deposit of \$1.00**
- **Must be enrolled in eStatements**
- **NO monthly service charges**
- **NO minimum balance requirement**
- **Earns competitive dividends (compounded monthly) with a \$100.00 minimum balance**
- **First VISA Debit Card FREE and first order of Standard Checks FREE**

Prime Checking

- **For ages 55 years and up**
- **Minimum opening deposit of \$25.00**
- **NO monthly service charge when you have a monthly direct deposit or a daily average balance of \$500 (otherwise \$5/month)**
- **FREE Standard Checks and unlimited Check Writing**
- **FREE Standard (3X5) Safe Deposit Box or \$35 off all other sizes**
- **Earns competitive dividends (compounded monthly) with a minimum \$500 balance**
- **NO outgoing wire fee**
- **First VISA Debit Card FREE**

Premier Checking

- **For ages 15 years and up (ages 15-17 require a Joint Owner on account)**
- **Minimum opening deposit of \$25**
- **NO monthly service charges if you keep a daily average balance of \$1,500 or an aggregate daily balance of at least \$5,000 (otherwise \$10/month)**
- **FREE Standard Checks and unlimited Check Writing**
- **First VISA Debit Card FREE**
- **Earns competitive dividends (compounded monthly) with a \$1,500 minimum balance**



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**Savings
Accounts**

Regular Savings Accounts

- **For ages 18 and up**
- **\$5 to open**
- **Earns competitive dividends
(compounded quarterly) with a \$5
minimum balance**
- **Quarterly statements available 4 hours
after quarter - end (with eStatements;
mailed statements can take longer)**

Teen Savings Account

- **For ages 13 to 17 (will require a joint owner on account)**
- **\$5 to open**
- **Must be enrolled in eStatements**
- **NO monthly service charges**
- **FREE gift when you join and FREE birthday gift**
- **Earns competitive dividends (compounded quarterly) with a \$5 minimum balance**
- **Unlimited withdrawals per month free of charge**

Kids Savings Account

- **For ages 12 or younger (will require a joint owner on account)**
- **\$5 to open**
- **Must be enrolled in eStatements**
- **NO monthly service charges**
- **FREE piggy bank when you join and FREE birthday gift**
- **Visit the Treasure Chest EVERY time you make a deposit**
- **Unlimited withdrawals per month free of charge**

Club Savings

- **Must obtain and meet requirements of regular savings account to hold club account**
- **Christmas Clubs: Accrue interest until November 1st**
- **Vacation Clubs: Accrue interest until June 1st**
- **Earns competitive dividends (compounded quarterly) with a \$1 minimum balance**



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Money Market Account

- *For ages 15 and up (ages 15-17 will require a joint owner on account)*
- *Minimum opening deposit of \$2,500*
- *NO fees if you maintain a \$2,500 monthly balance (otherwise \$10 fee per month)*
- *Minimum withdrawal is \$100 per check or withdrawal*
- *Earns competitive dividends (compounded monthly) based on tiered balances*