



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 (CardValet 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 **13-23** years (ages 13-17 require a Joint Owner on Account)
- Minimum opening deposit of **\$1.00**
- **MUST** be enrolled in e-Statements
- **NO** monthly service charges
- **NO** minimum balance requirement
- Earns competitive dividends (compounded monthly) with a **\$100.00** minimum
- 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 charges 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) safety deposit box or \$25 off all other sizes monthly service charges
- **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
- **\$10** to open (**\$5** one-time membership fee, **\$5** opening deposit)
- Earns competitive dividends (compounded quarterly) with a **\$5** minimum balance
- Make up to **6** withdrawals per month free of charge (**\$5** fee after limit is reached)
- Quarterly statements available **4** hours after quarter-ends (can be longer for mailed statements)

Teen Savings Account

- For ages 13 to 17 (will require a joint owner on account)
- \$10 to open (\$5 one-time membership fee, \$5 opening deposit)
- Must be enrolled in e-statements
- NO monthly service charges
- FREE gift when you join and FREE birthday gift
- Earns competitive dividends (compounded quarterly) with a \$1 minimum balance
- Unlimited withdrawals per month free of charge

Kids Savings Account

- For ages 12 or younger (will require a joint owner on account)
- \$10 to open (\$5 one-time membership fee, \$5 opening deposit)
- Must be enrolled in e-statements
- 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 a 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*