

# PERSONAL CHECKING COMPARISON CHART

	STUDENT CHECKING	FREE CHECKING	PINNACLE CHECKING
<b>Works Best For</b>	College and High School students	Anyone interested in a simple, "no frills" account	Someone interested in earning interest, having access to high rate savings, and getting other special benefits <sup>2</sup>
<b>Minimum Opening Balance</b>	\$10	\$25	\$50
<b>Monthly Service Fee</b>	\$3 Fee waived if fewer than 5 paid checks per statement cycle	None	None
<b>Direct Deposit</b>	Optional	Required	Required
<b>Earns Interest</b>	No	No	Yes
<b>First Order of Checks</b>	50 Free Standard Checks	150 Free Standard Checks	Free Pinnacle Prestige Checks, including reorders
<b>Debit Card</b>	Free	Free	Free
<b>Online Banking</b>	Free	Free	Free
<b>Bill Pay</b>	Free	Free	Free
<b>Foreign ATM Transactions<sup>1</sup></b>	Free	\$1.50 per transaction	Free
<b>Other Benefits</b>	<ul style="list-style-type: none"> <li>Free gift with account opening</li> </ul>		<ul style="list-style-type: none"> <li>Free leather checkbook cover with account opening</li> <li>Comes with high rate Pinnacle Money Market Savings</li> <li>Free overdraft protection from Savings</li> <li>Free Money Orders</li> <li>Free Traveler's Checks</li> <li>Free Bank Checks</li> <li>Free Notary Service</li> <li>Combined Checking &amp; Savings monthly statements</li> </ul>

<sup>1</sup>Excludes charges imposed by other banks.

<sup>2</sup>\$50 minimum deposit required to open either a Pinnacle Checking or Pinnacle Money Market Savings account. Personal accounts only.