

STAR Financial Bank

Product Name: ___Bank on Indy checking account___

Account Features:

Opening Deposit Requirements: ___\$0___

Minimum Balance: ___\$0___

- Checks
- Debit Card
- ATM Card
- Bill pay

Fees:

Monthly Fee: __0__

Overdraft/Insufficient Funds: _____

1st occurrence ___\$28___ per item

2nd -4th occurrence \$28___ per item

5th & subsequent occurrences ___\$28___ per item

Bounced Check: Same as overdraft/insufficient funds fee (see above)

Out of Network ATM: _\$1.00_ (domestic balance inquiry)

 \$1.00 (domestic funds transfer or withdrawal)

 \$1.00 (any foreign transaction)

Alternative IDs Accepted: *As primary identification. Secondary identification may be requested.*

- Mexican Matricula Consular ID w/ ITIN
- Other: Passport, Alien registration card
- Secondary: Utility bill, Check Card, Major Credit Card, Student ID, Military ID, Any US Government Issued ID Card, Social Security card
Voter's Registration Card

CHEX Systems Policy: *Accounts available for persons with NSF/OD history on
CHEX Systems (not fraud related)*

- Over 1 year old
- Less than 1 year old
- No time designation of the CHEX System report and only if debt has been paid off.

Special Features:

- Direct Deposit from employer is accepted
- Financial education training
- Money orders/ Cashiers checks
- Others: Wire Transfer

M&I Bank

Product Name: Classic Checking

Account Features:

Opening Deposit Requirements: \$50

Minimum Balance: N/A

Checks

Debit Card (ATM card only – can be used for pin POS)

Bill pay

Fees:

Monthly Fee: N/A

Overdraft/Insufficient Funds:

1st occurrence \$0 per item

2nd -4th occurrence \$33 per item

5th & subsequent occurrences \$33 per item

Bounced Check: Same as overdraft/insufficient funds fee (see above)

Out of Network ATM: (domestic balance inquiry)

\$2 (domestic funds transfer or withdrawal)

\$2 (any foreign transaction)

Alternative IDs Accepted: *As primary identification. Secondary identification may be requested.*

Mexican Matricula Consular ID w/ ITIN

Other: Passport, Alien registration card

Secondary: ~~Utility bill, Check Card~~, Major Credit Card, Student ID,

Military ID, Any US Government Issued ID Card, ~~Social Security card~~

~~Voter's Registration Card~~

CHEX Systems Policy: *Accounts available for persons with NSF/OD history on
CHEX Systems (not fraud related)*

Over 1 year old

Less than 1 year old

No time designation of the CHEX System report and only if debt has been paid off.

Special Features:

Direct Deposit from employer is accepted

Financial education training (**on-line training for an additional fee**)

Money orders/ Cashiers checks (**additional fee for this service**)

Others: Wire Transfer (**additional fee for this service**)



WE'RE HERE TO HELP.®

www.harrisbank.com

Product Name:

Harris Fresh Start Checking

Account Features:

Opening Deposit Requirements: \$100

Minimum Balance Requirement: No

- *FREE* Introductory Checks
- *FREE* Harris ATM/Debit Card
- *FREE* Online Banking/Telephone Banking
- *FREE* Bill pay
- Direct Deposit
- Detailed Monthly Statements

<p>Harris Extras Benefits Include:</p>	<p>Day-to-Day Banking:</p> <ul style="list-style-type: none"> • Free introductory checks • Free Harris Debit MasterCard Card with Harris Everyday Benefits rewards program • No annual fee MasterCard and American Express credit cards with rewards programs • Safe deposit box discounts – 10% discount on annual rental, plus \$5 fee discount with automated payment from your personal Harris checking or savings account <p>Bonuses on Deposits:</p> <ul style="list-style-type: none"> • ¼% rate bonus on CDs (all terms) and IRA CDs (terms 12 months or greater) – requires \$5,000 new money • ¼% rate bonus and maintenance fee waived on Statement Savings with \$25 or more per month Auto Save • ¼% rate bonus and maintenance fee waived on Money Market Account and IRA Prime Money Market Account with \$100 or more per month Auto Save
	<p>Discounts on Loans</p> <ul style="list-style-type: none"> • \$250 credit toward mortgage closing costs on home purchase or refinance (primary residences only) • No closing costs on Home Equity Lines of Credit or Home Equity Loans • ¼% rate discount on Home Equity Lines of Credit • Up to ½% rate discount on fixed rate Home Equity Loans with automated payments – ¼% rate discount on a Home Equity Loan, plus an additional ¼% rate discount with payments automatically debited from your personal Harris checking or savings account • Up to ½% rate discount on fixed rate Consumer Loans with automated payments – ¼% rate discount on personal installment loan, plus an additional ¼% rate discount with payments automatically debited from your Harris personal checking or savings account • No annual fee Personal Line of Credit
<p>Optional Features:</p>	<ul style="list-style-type: none"> • Harris Lifestyle Benefits • Direct Deposit • Combined Statements • Free online check images • Overdraft Funding • Auto Save

Fees:

Monthly Service Fee: \$0

Overdraft/Insufficient Funds Fee: \$32.00

1st occurrence \$0 per item

2nd -4th occurrence \$32.00 per item

5th & subsequent occurrences \$32.00 per item

Consecutive - Day Overdraft Fee (Per Day): \$5.00

Harris ATM and POS Transactions: Unlimited

Out of Network ATM: \$2.00 (domestic balance inquiry)

\$2.00 (domestic funds transfer or withdrawal)

\$2.00 (any foreign transaction)

Alternative IDs Accepted: *primary identification. Secondary identification may be requested.*

- Mexican Matricular Consular ID w/ ITIN, Mexican Voter Card
- Other: Passport, Alien registration card
- Secondary: Utility bill, Check Card, Major Credit Card, Student ID, Military ID, Firearm Owners Registration Card, Public Assistance Card, Any US Government Issued ID Card, Social Security card
Voter's Registration Card

CHEX Systems Policy: *Accounts available for persons with NSF/OD history on CHEX Systems (not fraud related)*

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Other Services:

- Financial Education Training / Home Ownership Seminars
- Money Orders/ Cashiers Checks
- Travelers Checks
- Wire Transfer

Harris Indianapolis Locations:

3901 West 86th Street
Indianapolis, IN 46268
(317)875-9500

9775 Fall Creek Rd
Indianapolis, IN 46256
(317)845-9619

Harris Branch Locator:

<https://locator.bmo.com/Default.aspx?t=hb>

Product Name: BANK ON INDY ACCOUNT

Account Features:

Opening Deposit Requirements: \$50
Minimum Balance: NONE

- Checks – Unlimited check writing and ATM use
- Debit Card (for qualifying accounts)
- Bill pay – Free online banking with Bill Pay

Fees:

Monthly Fee: WAIVED

Overdraft/Insufficient Funds: **1ST Overdraft Event up to \$68 waived**

1st occurrence ___\$34___ per item

2nd -4th occurrence ___\$34___ per item

5th & subsequent occurrences ___\$34___ per item

Bounced Check: Same as overdraft/insufficient funds fee (see above)

Out of Network ATM: ___\$2___ (domestic balance inquiry)

___\$2___ (domestic funds transfer or withdrawal)

___\$2___ (any foreign transaction)

- **Loyalty ATM Fee Refund Program** – Up to \$25 in foreign ATM fees per month refunded
- **Free Access to over 37,000 Allpoint network ATMs coast to coast**

Alternative IDs Accepted: *As primary identification. Secondary identification may be requested.*

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- Other: Passport, Alien registration card
- Secondary: Utility bill, Check Card, Major Credit Card, Student ID, Military ID, Any US Government Issued ID Card, Social Security card
Voter's Registration Card

CHEX Systems Policy: *Accounts available for persons with NSF/OD history on
CHEX Systems (not fraud related)*

- Over 1 year old
- Less than 1 year old
- No time designation of the CHEX System report and only if debt has been paid off.

Special Features:

- Direct Deposit from employer is accepted
- Financial education training
- Money orders/ Cashiers checks
- Others: Wire Transfer



Warren MSD
Federal
Credit Union

Product Name: DRAFT ACCOUNT (CHECKING)

Account Features:

Opening Deposit Requirements:
Minimum Balance: 0.00

- Checks
- Debit Card
- Bill pay

Fees:

Monthly Fee: 0.00

Overdraft/Insufficient Funds: \$25.00

1st occurrence \$0.00 per item

2nd -4th occurrence \$25.00 per item

5th & subsequent occurrences \$25.00 per item

Bounced Check: Same as overdraft/insufficient funds fee (see above)

Out of Network ATM: (domestic balance inquiry)

(domestic funds transfer or withdrawal)

(any foreign transaction)

Alternative IDs Accepted: *As primary identification. Secondary identification may be requested.*

Mexican Matricula Consular ID w/ ITIN

Other: Passport, Alien registration card

Secondary: Utility bill, Check Card, Major Credit Card, Student ID,
Military ID, Any US Government Issued ID Card, Social Security card

Voter's Registration Card

CHEX Systems Policy: *Accounts available for persons with NSF/OD history on
CHEX Systems (not fraud related)*

Over 1 year old

Less than 1 year old

No time designation of the CHEX System report and only if debt has been paid off.

Special Features:

Direct Deposit from employer is accepted

Financial education training

Money orders/ Cashiers checks

Others: Wire Transfer

Special Note: Credit Union Members must have a Regular Share Account to open a "Draft" account. The minimum deposit to open the Regular Share account is \$25.00 and the minimum balance is \$25.00.



Product Name: Free/Student checking Account

Account Features:

Opening Deposit Requirements: for Bank On Indy \$15.00

Minimum Balance: NA

- Checks
- Debit Card (to use as Credit)
- Bill pay

Fees:

Monthly Fee: N/A

Overdraft/Insufficient Funds:

- 1st occurrence **\$23** per item
- 2nd -4th occurrence **\$37** per item
- 5th & subsequent occurrences **\$37** per item

Bounced Check: Same as overdraft/insufficient funds fee (see above)

Out of Network ATM: Included (domestic balance inquiry)

Included (domestic funds transfer or withdrawal)

\$2 (any foreign transaction)

Alternative IDs Accepted: *As primary identification. Secondary ID may be requested*

- Mexican Matricula Consular ID
- Other: Passport, Alien registration card
- Secondary: ITIN, Utility bill, Check Card, Major Credit Card, Student ID, Military ID, Any US Government Issued ID Card, Social Security card, Voter's Registration Card

CHEX Systems Policy: *Accounts available for persons with NSF/OD history on CHEX Systems (not fraud related)*

- Over 1 year old
- Less than 1 year old
- No time designation of the CHEX System report and only if debt has been paid off.

If with Huntington, Chex Systems must be paid off.

If not with Huntington and one occurrence we would typically open the account, unless there is a fraud/abuse concern. If more than one record, we will evaluate for abusive account behavior.

Special Features:

- Direct Deposit from employer is accepted
- Financial education training
- Money orders/ Cashiers checks
- Others: Wire Transfer