

## 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: \_\_\_\_\_

1<sup>st</sup> occurrence \_\_\_\$28\_\_\_ per item

2<sup>nd</sup> -4<sup>th</sup> occurrence \$28\_\_\_ per item

5<sup>th</sup> & 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:

1<sup>st</sup> occurrence \$0 per item

2<sup>nd</sup> -4<sup>th</sup> occurrence \$33 per item

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

**Fees:**

Monthly Service Fee: \$0

Overdraft/Insufficient Funds Fee: \$32.00

1<sup>st</sup> occurrence \$0 per item

2<sup>nd</sup> -4<sup>th</sup> occurrence \$32.00 per item

5<sup>th</sup> & 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)*

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

**Other Services:**

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

**Harris Indianapolis Locations:**

3901 West 86<sup>th</sup> 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: **1<sup>ST</sup> Overdraft Event up to \$68 waived**

1<sup>st</sup> occurrence \_\_\_\$34\_\_\_ per item

2<sup>nd</sup> -4<sup>th</sup> occurrence \_\_\_\$34\_\_\_ per item

5<sup>th</sup> & 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.*

- 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



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

1<sup>st</sup> occurrence \$0.00 per item

2<sup>nd</sup> -4<sup>th</sup> occurrence \$25.00 per item

5<sup>th</sup> & 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:

- 1<sup>st</sup> occurrence **\$23** per item
- 2<sup>nd</sup> -4<sup>th</sup> occurrence **\$37** per item
- 5<sup>th</sup> & 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

**KEYBANK**

**Product Name:** Key Express Checking

**Account Features:**

Opening Deposit Requirements: \$10

Minimum Balance: \$0

- Checks
- Debit Card
- Bill pay

**Fees:**

Monthly Fee: \$ 0.00

Overdraft/Insufficient Funds: \_\_\_\_\_

1<sup>st</sup> occurrence free per item

2<sup>nd</sup> occurrence 33.00 per item

3rd & subsequent occurrences 38.00 per item

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

Out of Network ATM: 2.00 (domestic balance inquiry)

2.00 (domestic funds transfer or withdrawal)

2.00 (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 – **NO** , Check Card – Yes (**Visa or Mastercard logo**), Major Credit Card--- **Yes (signed on back)**, Student ID -- **Yes**, Military ID - **Yes**, Any US Government Issued ID Card - **Yes**, Social Security card - **Yes**, Voter's Registration Card -- **NO**

**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.

**\_Other – waiving Chexsystems with completion of Financial Education.**

**If KeyBank is owed – we will look to redeem balance**

**Special Features:**

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



# SALIN BANK

[www.salin.com](http://www.salin.com)

**Product Name:** Bank on Salin

**Account Features:**

Opening Deposit Requirements: \$10.00  
Minimum Balance: No Minimum Balance  
Checks: Customer buys checks starting as low as \$8.25  
Free unlimited check writing - No per check charge  
Debit Card: Free Debit Card  
Daily ATM Limit \$100, Daily POS Limit \$300,  
No ATM Fees at Salin ATMs  
Bill pay: Free  
Non-interest bearing

**Fees:**

Monthly Fee: None  
Overdraft/Insufficient Funds:  
Per occurrence: \$32.50 per item\*  
\*Fee waived – first occurrence only  
Overdraft Continuation Fee (after five consecutive days): \$5.00  
Out of Network ATM: \$0.00 (domestic balance inquiry)  
\$2.00 (domestic funds transfer or withdrawal)  
\$2.00 (any foreign transaction)

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

Primary: U.S. Passport; Foreign Passport with U.S. Visa, Indiana issued ID with Photo, U.S. Military ID with Photo

Secondary: Property Tax bill, Tax Return, Utility bill, Voter's Registration Card, Mortgage loan documents, Lease Agreement, Insurance Card, Automobile registration, Student ID with photo and signature, Birth Certificate, Pay stub with customer name/address

**CHEX Systems Policy:** *Accounts available for persons with NSF/OD history on*

*HEX Systems (not fraud related)*

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

**Special Features:**

Free Direct Deposit  
Free Easy-to-Balance monthly statement  
Money orders/ Cashiers checks: \$8.00  
Domestic Wire Transfer: Incoming - \$12.00; Outgoing - \$17.00  
International Wire Transfer: Outgoing - \$40.00  
Financial education training

**ELI LILLY FEDERAL CREDIT UNION**

**Product Name:** Bank On Indy

**Account Features:**

Opening Deposit Requirements: \$10

Minimum Balance: \$5

Checks

Debit Card

Bill pay

**Fees:**

Monthly Fee: \$0

Overdraft/Insufficient Funds: First occurrence refunded/educational conversation required with in-house financial counselor

1<sup>st</sup> occurrence refunded per item

2<sup>nd</sup> -4<sup>th</sup> occurrence \$28 per item

5<sup>th</sup> & subsequent occurrences \$28 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)

\*\* Fees determined by out of network provider.

**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

\*\*\*BOI is not limited to employees of Eli Lilly and Co.\*\*\*

## Centra Credit Union

**Product Name:** Regular Checking

**Account Features:**

Opening Deposit Requirements: \$5

Minimum Balance: \$0

Checks (member orders)

Debit Card (free)

Bill pay (free with at least one bill paid per month)

**Fees:**

Monthly Fee: \$0

Overdraft/Insufficient Funds: Courtesy Pay

1<sup>st</sup> occurrence free for BOI members per item

2<sup>nd</sup> -4<sup>th</sup> occurrence \$26 Courtesy Pay per item

5<sup>th</sup> & subsequent occurrences \$26 Courtesy Pay per item

Bounced Check/NSF: 1<sup>st</sup> occurrence free for BOI members per item

2<sup>nd</sup> -4<sup>th</sup> occurrence \$30 NSF;

5<sup>th</sup> & subsequent occurrences \$30 per item

Out of Network ATM: \$0 (domestic balance inquiry)

\$0 (domestic funds transfer or withdrawal)

\$1.50 after 4 free per month (any foreign transaction)

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

Mexican Matricula Consular ID w/ ITIN

Other: Passport

Secondary: Utility bill, Check Card, Major Credit Card, Student ID, Military ID, Any US Government Issued ID Card, Social Security card, Mexican Matricula Consular ID w/ ITIN, Alien 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.

X Not if DDA closed, paid or unpaid

**Special Features:**

Direct Deposit from employer is accepted

Financial education training (Offered, not required)

Money orders/ Cashiers checks (Money orders \$2; Cashiers checks \$3)

Others: Wire Transfer (Incoming \$5; Outgoing \$15)

## Centra Credit Union

**Product Name:** \_\_Opportunity Account\_\_\_\_\_

**Account Features:**

Opening Deposit Requirements: \_\_\$30\_\_\_\_\_

Minimum Balance: \_\_\$5\_\_\_\_\_

- Checks (member orders)
- Debit Card (free)
- Bill pay (free with at least one bill paid per month)

**Fees:**

Monthly Fee: \_\_\$5 with Direct Deposit, \$8 without Direct Deposit \_\_\_\_\_

Overdraft/Insufficient Funds: \_\_Courtesy Pay not provided with Opportunity Acct.

1<sup>st</sup> NSF occurrence: free for BOI members per item

2<sup>nd</sup> -4<sup>th</sup> occurrence \_\_\$26\_\_\_\_\_ per item

5<sup>th</sup> & subsequent occurrences \_\_\$26\_\_\_\_\_ per item

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

Out of Network ATM: \_\_\$0\_\_ (domestic balance inquiry)

\_\_\$0\_\_ (domestic funds transfer or withdrawal)

\_\_\$1.50 after 4 free per month\_\_(any foreign transaction)

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

Mexican Matricula Consular ID w/ ITIN

Other: Passport

Secondary: Utility bill, Check Card, Major Credit Card, Student ID, Military ID, Any US Government Issued ID Card, Social Security card, Mexican Matricula Consular ID w/ ITIN, Alien 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.

X Not if DDA closed, unpaid

**Special Features:**

Direct Deposit from employer is accepted

Financial education training (4 online modules required for release of \$25 initial deposit)

Money orders/ Cashiers checks (Money orders \$2; Cashiers checks \$3)

Others: Wire Transfer (Incoming \$5; Outgoing \$15)