CHECKING ACCOUNT **OPTIONS**



			RAINIS	
	SIMPLE CHECKING	1 ST CHECKING	SECURE CHECKING	SECOND CHANCE
	A simple to follow checking account without the hassle.	A no nonsense checking account that earns interest.	A checking account with all the perks to keep you safe.	A second chance checking account for past errors.
MINIMUM OPENING DEPOSIT	\$5	\$5	\$5	\$5
DEBIT/CHECK CARD	✓	✓	✓	STARTING AT 90 DAYS
ONLINE BANKING & APP	\checkmark	✓	✓	\checkmark
FREE ONLINE BILL PAY	✓	✓	✓	✓
FREE MOBILE DEPOSIT	\checkmark	✓	✓	\checkmark
FREE DIGITAL WALLET	✓	\checkmark	✓	✓
AUTOMATED TELEPHONE BANKING	\checkmark	✓	\checkmark	\checkmark
OVERDRAFT PROTECTION AVAILABLE	✓¹	√ ¹	✓1	√ ¹
FREE INVESTMENT CONSULTATION	\checkmark	✓	✓	✓
ACCOUNT EARNS INTEREST		✓ ²	√²	✓²
CHECK IMAGES IN STATEMENTS		✓	✓	✓
CELL PHONE INSURANCE			✓ 3	✓ 3
\$10,000 AD&D INSURANCE			√ 3	√3
IDENTITY THEFT PROTECTION			√³	√³
MONTHLY MAINTENANCE FEE WAIVER	N/A	MAINTAIN \$500 BALANCE	N/A	N/A
PAPER STATEMENT FEE WAIVER	E-STATEMENT ONLY ACCOUNT	ENROLL IN E-STATEMENTS	ENROLL IN E-STATEMENTS	ENROLL IN E-STATEMENTS
MONTHLY MAINTENANCE FEE	\$0	\$5	\$7.95	\$7.95
PAPER STATEMENT FEE	N/A	\$3	\$3	\$3

¹ Checking+ Overdraft Protection is available for qualifying clients. Please inquire for more details.

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² Interest varies and may require a minimum monthly balance. Please inquire.

3 Additional services require signup and is provided during account opening. For more information on benefits included, please visit https://www.bankwith1st.com/personal/checking-accounts-1/secure-checking-9/