

DARE TO COMPARE OUR FREE CHECKING

That's right, no tricks, no hidden fees - just FREE Checking with a **FREE Debit Card**. Plus, our FREE Checking Account has so many benefits, some people think there's some kind of trick. There isn't - see why many of your fellow members switched over to **Library of Congress FCU's FREE Checking**.

	Library of Congress FCU FREE CHECKING	BANK OF AMERICA Core Checking®	SUN TRUST Essential™ Checking	CITIBANK Simple Checking	YOUR BANK
Monthly Maintenance Costs	\$0	\$12	\$7	\$12	
Unrestricted FREE Checking	✓	monthly fee if direct deposit or balance requirements not met	monthly fee if direct deposit or balance requirements not met	monthly fee if direct deposit or balance requirements not met	
Dividend EARNINGS	✓ .05% APY*	ZERO	ZERO	ZERO	
Unlimited Check Writing	✓	✓	✓	✓	
FREE Bill Pay	✓ simply pay 1 bill monthly	✓	✓	✓	
Ten FREE Foreign ATM Uses Monthly	✓	with balance conditions			
Overdraft/NSF Fee	\$28	\$35	\$36	\$34	
Balance Transfer Fee to Avoid Overdraft	\$2	\$12	\$12.50	\$10	

Click & open an LCFCU Free Checking Account now. 



*APY = Annual Percentage Yield. All checking account information current as of January 1, 2019.



Better **BANKING** for Less