

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 Advantage Plus Banking | TRUIST One Checking | CITIBANK Access Checking | YOUR BANK |
|---|---|---|-------------------------------|---------------------------------------|------------------|
| Monthly Maintenance Costs | \$0 | \$12 | \$12 | \$5 | |
| Unrestricted FREE Checking | ✓ | NO | NO | NO | |
| Dividend EARNINGS | ✓ .05% APY* | ZERO | ZERO | ZERO | |
| Unlimited Check Writing | ✓ | ✓ | ✓ | NO PAPER CHECKS | |
| FREE Bill Pay | ✓ simply pay 1 bill monthly | ✓ | ✓ | ✓ | |
| Ten FREE Foreign ATM Uses Monthly No Requirements | ✓ | NO | NO | NO | |
| Automatic Transfer Fee from Shares to Avoid Overdraft | \$2 | \$10 Overdraft Fee | Account holder must qualify | Overdrafts not allowed | |

[↗](#) Click & open a LCFCU Free Checking Account Today

LCFCU.org | CULine@LCFCU.org | 202-707-5852 | 800-325-2328 (800-32LCFCU)



*APY = Annual Percentage Yield. All checking account information current as of 5/6/2026.



PROUDLY SERVING AMERICA'S LIBRARY COMMUNITY

