

How Much Could You Save?

Compare Heartland's
Free Checking account
to the big banks
basic accounts!

Start Saving Today!
(651) 451-5160
www.heartlandcu.com



	Heartland FREE Checking	Wells Fargo Value Checking	TCF Convenience Checking	Bank of America My Access Checking
Minimum Opening Balance	\$25	\$100	\$25	\$25
Monthly Service Fee	\$0	\$5 or none if you have any of the following: direct deposit totaling \$250+, or \$1,500 average daily balance	\$9.95 or none if you have any of the following: direct deposit totaling \$100+, \$500 minimum balance or \$2,500 combined deposit balances	\$8.95 or none if you make direct deposits each statement period, or maintain an average balance of \$1,500
Withdrawal fee at non-proprietary ATMs	5 FREE per month then \$1.50 each	\$2.50 each	\$3 each	\$2 each
Surcharge-Free ATMs	Over 45,000	Over 12,000	Information Not Available	Over 18,000
NSF/Overdraft Fee	\$30	\$35	\$35	\$35
Overdraft Protection from Savings	FREE	\$10/item	Not Available <i>Must take out a line of credit loan</i>	\$10/item (if overdrawn amt. is over \$10)

Accurate as of 10/10. Comparison based on Heartland Free Checking Account and other basic/free checking accounts. Information obtained by calling the financial institutions or from their website.