

# COMPARE OUR CHECKING TO THE BIG GUYS...

	OTCU CHECKING	CHASE TOTAL CHECKING	ASSOCIATED BANK CHECKING
ACCESS TO THOUSANDS OF ATMS	✓	✓	✓
ONLINE BANKING, BILL PAY, AND MOBILE BANKING	✓	✓	✓
FEE TO USE SOMEONE ELSE'S ATM	No charge for any inquires or transfers. 2 free withdrawals each month, then \$2.00 thereafter. Fees from the ATM owner still apply but can be avoided by using one of our Alliance One partner ATM's.	\$2.50 for any Inquiries, Transfers or Withdrawals while using a non-Chase ATM in the U.S., Puerto Rico and the U.S. Virgin Islands. Fees from the ATM owner still apply	Our Consumer Deposit Account Fee schedule, which are available at all of our Associated Bank branch locations. Please see the Consumer Deposit Account Fee schedule for other fees that may apply to your Associated deposit account, including overdraft/non-sufficient funds related charges, stop payment and other charges.
MONTHLY SERVICE FEE	None. Zip. Zilch. Nada.	\$12  \$0 Monthly Service Fee when you have any ONE of the following: Direct Deposits totaling \$500 or more made to this account OR a \$1,500 minimum daily balance in this account OR an average daily balance of \$5,000 or more in any combination of qualifying linked deposits/investments	\$11  The \$11 monthly service fee is waived with one of the following: \$1,000 minimum daily balance OR \$2,500 in combined balances (deposits and/or investments)*2 OR Direct deposit a total of \$500 or more per statement OR Be under the age of 24 and go paperless with eStatements
MINIMUM BALANCE	None.	See above (Monthly Service Fee).	See above (Monthly Service Fee).
MONEY ORDER	\$1 each	\$5 each	Fees not posted on website.
CASHIERS CHECK*	\$1 each (*Teller Check)	\$8 each	Fees not posted on website.
INSUFFICIENT FUNDS / RETURNED ITEMS	\$30 each	\$34 each (details)	Fees not posted on website.
ANNUAL FEE FOR DEBIT CARD	\$12	None	None