

 BANK ON MEMPHIS EVERYONE IS WELCOME	Monthly Fee e=e-statement p=paper statement	Minimum Opening Deposit	Minimum Balance Needed	Branches	ATMs	Out of Network ATM Fees	Overdraft Fees
Citizens Bank ¹ "Renaissance Account"	\$4.00	\$25.00	None	1	1	\$3.00	\$38.00
First South Financial "First South Financial Checking"	\$12.00 ¹	\$25.00 + \$10 membership fee	None ¹	14	25	\$2.50	\$36.00
First Tennessee "FTB Companion Visa Card"	\$3e/\$6p	\$25.00	None	39	102	(1 free monthly & \$2.00 after)	N/A
Fort Sill National Bank "Basic Checking"	\$5.50e/\$8.50p	\$5.00	None	10	10	\$1.50	\$19.75
Hope Credit Union "Easy Checking"	\$9.95 ²	\$25.00	\$25.00	3	3	\$1.50	\$25.00
Iberia	\$8e/\$10p	\$50.00	\$500.00 ³	8	17	\$2.00	\$35.00
Pinnacle "Free Checking "	None	\$25.00	None	5	5	None	\$38.00
Orion Federal Credit Union "Orion Checking 2.0"	\$5.00	\$25.00	None	9	10	\$1.00	\$35.00
Regions "LifeGreen Simple Checking"	\$5e/\$7p	\$50.00	None	45	86	\$2.50	\$36.00
SunTrust "Everyday Checking"	\$7+\$0e/\$3p	\$100.00	\$500.00 ⁴	29	46	\$2.00	\$36.00
Wells Fargo "Value Checking"	\$7e/\$9p ⁵	\$50.00	None	8	9	\$2.50	\$35.00

Notes:

¹ Monthly Fee will be charged when account falls below \$200. If account stays above \$200 then no maintenance fee is applied

² \$200 minimum balance waives this

³ Direct Deposit Waives this

⁴ \$500 Direct Deposit OR 10 Debit Card Transactions/month waives this

⁵ \$500 Direct Deposit OR \$1,500 minimum balance waives this

Updated November 2016