

 <b>BANK ON MEMPHIS</b> EVERYONE IS WELCOME	Monthly Fee	Minimum Opening Deposit	Minimum Balance Needed	Branches	ATMs	Out of Network ATM Fees	Overdraft Fees
<b>Citizens Bank</b> "Renaissance Account"	\$4	\$25	\$200	1	1	\$3	\$38
<b>First South Financial</b> "First South Financial Checking"	\$12 <sup>1</sup>	\$25 + \$10 membership fee	None <sup>1</sup>	14	25	\$2.50	\$36
<b>First Tennessee</b> "Access Checking Account"	\$3 <sup>e</sup>	\$25	None	37	102	\$3	\$35
<b>Fort Sill National Bank</b> "Basic Checking"	\$5.50 <sup>e</sup> /\$8.50 <sup>p</sup>	\$5	None	10	10	\$1.50	\$19.75
<b>Hope Credit Union</b> "Easy Checking"	\$9.95 <sup>2</sup>	\$25	\$25	3	3	\$1.50	\$25
<b>Iberia</b> 	\$5	\$25	None	8	17	\$2	None
<b>Pinnacle</b> "Free Checking"	None	\$25	None	5	5	None	\$38
<b>Regions</b> "LifeGreen Simple Checking"	\$5 <sup>e</sup> /\$7 <sup>p</sup>	\$50	None	43	88	\$2.50	\$36
<b>Simmons Bank</b> "Simply Checking"	\$0 <sup>e</sup> /\$3 <sup>p</sup>	\$100	None	3	3	None	\$35
"Opportunity Checking" (Second Chance)	\$10/\$8 w/ direct deposit	\$100	None	3	3	None	\$35
<b>SunTrust</b> "Everyday Checking"	\$7+\$0 <sup>e</sup> /\$3 <sup>p</sup>	\$100	\$500 <sup>4</sup>	29	46	\$2	\$36
<b>Wells Fargo</b> 	\$7 <sup>e</sup> /\$9 <sup>p</sup> <sup>5</sup>	\$50	None	8	10	\$2.50	\$35
"Value Checking" "Easy Pay Card"	\$5	\$25	None	8	10	\$2.50	\$35

Notes:

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

<sup>2</sup> \$200 minimum balance waives this

<sup>3</sup> Direct Deposit waives this

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

<sup>5</sup> \$500 Direct Deposit OR \$1,500 minimum balance waives this

e = electronic statement

p = paper statement



This account meets National Bank On standards

Updated May 2018