

Student Checking comparison 2018	USBank	PNC Bank	Wells Fargo	5/3rd	BB&T
<b>Features:</b>					
Minimum opening deposit	\$25	\$25	\$25	\$0	\$1
No minimum balance	X	X	X	X	X
No monthly maintenance fee	X	X	X	X	X
Free online banking	X	X	X	X	X
Free online statements	X	X	X	X	X
Online statement availability	7 yrs.	6 yrs.	7 yrs.	6 mo	7 mo
Check balances	X	X	X	X	X
View recent transactions	X	X	X	X	X
transfer funds between accounts	X	X	X	X	X
Order checks	X	X	X	at branch	at branch
Set up account alerts	X	X	X	X	X
Set up account alerts for multiple emails	X	X	X	X	X
Change address	X	X	X	X	X
Free bill payment	X	X	X	X	X
eBills	X	X	X	X	X
Schedule future and recurring payments	X	X	X	X	X
Person-to-Person transfers	X	X	X	X	X
Change PIN online/manage security and account settings	X	X	X	X	X
Free mobile banking					
view account balances	X	X	X	X	X
view recent transactions	X	X	X	X	X
transfer funds between accounts	X	X	X	X	X
Pay bills	X	X	X	X	X
Find branches and ATMs, get directions	X	X	X	X	X
Contact bank	X	X	X	X	X
Photo deposit	X	X	X	X	X
Text banking	X	X	X	X	X
Free direct deposit of financial aid, student loans, and payroll	X	X	X	X	X
Free check card	X	X	X	X	X
Free withdrawals per statement period at non-partner ATMs	4	2	0	5	6
Link icard for use at ATMs and PIN debit	X	X	X	?	?
Free standard checks	1st Box	Unlimited	\$ Varies	\$ Varies	\$ Varies
Unlimited check writing privileges	X	X	X	X	X
Online account opening	X	X	X	X	X
Foreign currency ordering and exchange services (Fee)	X	X	X		
1 free incoming international or domestic wire transfer per cycle		X			
1 courtesy overdraft during first 12 months		X			
Free external transfers into or out of account (need more info??)		X			
<b>Fees:</b>					
<b>Overdraft Protection:</b>					
No overdraft services - Default	X	N/A*	X	X	X
Returned Item fee	\$36.00	\$36.00	\$35.00	\$37	\$36
Overdraft Item fee	\$36.00	\$36.00	\$35.00	\$37	\$36
Max overdraft and returned item fees per day	4	4	4	5	6
No fees for items overdrawn by less than	\$5.00	\$5.00	\$5.00	\$5	\$5
Extended overdraft fee	\$36/week	\$7/Day	N/A	\$0	\$8/Day
Day extended overdraft fee begins/Max	8th day	5th day/\$98	N/A	N/A	N/A
Transfer Service fee	\$12.50	\$0.00	\$12.50	\$12	\$12.50
<b>ATM:</b>					
ATM mini statement	\$1.00	\$1.50	\$1.00	\$1.50	\$1
ATM statement update	\$1.50	\$2.00	?	?	\$2
Foreign ATM withdrawals	\$2.50	\$2.50	\$2.50	\$2.75	\$3
Balance inquiry at foreign tam	\$2.50	\$2.50	\$2.00	\$2	?
Foreign ATM withdrawals outside of U.S. (transaction fee)	\$2.50	\$5.00	\$5.00	\$5	\$5
International Processing Fee (USD/Foreign currency)	2%/3%	3%	3%	3%	3%
<b>Wire Transfers:</b>					
Domestic outgoing	\$30.00	\$25.00	\$30.00	\$25	\$30
Domestic incoming	\$20.00	\$15.00	\$15.00	\$15	\$15
International outgoing	\$50.00	\$45.00	\$30.00	\$30	\$65
International incoming	\$25.00	\$15.00	\$15.00	\$15	\$18
<b>Other Transfers:</b>					
Person-to-person outgoing	Variable	\$0.00	\$0.00	\$0	\$0
Person-to-person incoming	Variable	\$0.00	\$0.00	\$0	\$0
<b>Copy Fees:</b>					
Copy fees - Check images- (two free per month upon request)	\$2.00	\$5.00	\$5.00	\$5	\$4
Copy fees - Deposit and withdrawal slips	\$2.00	\$5.00	\$5.00	\$5	?
Copy fees - POS sales drafts	\$2.00	\$5.00	\$5.00	\$5	?
Copy fees - Statements	\$6.00	\$5.00	\$5.00	\$5	\$7
<b>Statements (paper):</b>					
Paper statements (per statement cycle)	\$2.00	\$2.00	\$0.00	\$0	\$3
Paper statements w/check images (per statement cycle)	\$2.00	?	\$2-3.50	\$2	\$5
<b>Other/Misc:</b>					
Collection Items - Domestic checks	\$30.00*	\$25.00	\$25.00	?	\$25
Collection Items - Foreign checks	\$30.00*	\$25.00	\$75.00	?	\$75
Collection processing fee	\$30.00	\$30.00	?	\$30	\$25
Returned deposited items	\$19.00	\$12.00	\$12.00	\$15	\$36
Account reconciliation/research (hourly fee)	\$30.00	\$25.00	\$25.00	\$25	\$25
Stop payment	\$35.00	\$33.00	\$31.00	\$33	\$34
Dormant account fee (months/monthly fee)	13/\$5	?	?	12/\$5	12/\$7.50
Legal processing fees (garnishments, levies, attachments served)	\$100.00	\$100.00	\$125.00	\$80	\$125
Travelers checks	2%	2%	?	?	?
Cashier's check	\$8.00	\$10.00	\$10.00	\$7	\$10
Counter check	\$2.00	\$1.50	\$3/3 checks	?	?
Money Order	\$5.00	\$5.00	\$5.00	\$1.25	\$5
Mobile/photo deposit fees	\$0.50	\$0.00	\$0.00	\$0	\$0
Early closure fee (closed within 180 days of opening)		\$25.00			