

Compare and Save with Education First Credit Union

Pick what is important to you and then see how much more we offer at your credit union!



Compare and Save	National City/PNC	Huntington	Fifth Third	Chase	Bank Average	Education First Credit Union	The Education First Credit Union Difference
Number of Branches	2,600+ in 13 states	600+ in 6 states	1,300+ in 12 states	5,000+ branches nationwide	2,375 in 20 states	Over 4,000 branches and shared branch locations nationwide	68% More Branches!
ATMs	6,000	1,300	2,300	16,100	6,150	Over 25,000 Surcharge-Free ATMs	289% More ATMs!
Insured Savings	Up to \$250,000 (FDIC)	Up to \$250,000 (FDIC)	Up to \$250,000 (FDIC)	Up to \$250,000 (FDIC)	Up to \$250,000 (FDIC)	Up to \$500,000 (NCUA & ESI)	100% More!
Regular Savings	0.01% APY	0.05% - 0.10% APY	0.05% - 0.18% APY	0.01% APY	0.0375% APY	0.10% APY	Earn 167% More!
Checking	0.01% APY	0.05% APY	0.05% APY	0.01% APY	0.03% APY	0.10% APY	Earn 233% More!
Money Market	0.10% - 0.25% APY	0.05% - 0.15% APY	0.03% - 0.05% APY	0.01% APY	0.0975% APY	0.25% - 0.45% APY	Earn 362% More!
60 Month Certificate	1.05% APY	1.00% APY	.75% APY	1.20% APY	1.01% APY	2.10% APY	Earn 107% More!

APY=Annual Percentage Yield. Sources: Huntington.com, 53.com, PNC.com and Chase.com as of December 1, 2011. "Bank Average" column is the average of each category for the four banks in the comparison table above. Education First Credit Union rates are effective as of December 1, 2011. Rates are subject to change. Savings, Checking and Money Management are variable rate products. \$1,000 minimum required to open Education First Credit Union Money Management Account. \$500 minimum required to open an Education First Credit Union Certificate and obtain stated APY. Early withdrawal penalties apply for Education First Certificates. Tiered rates for applicable Education First deposit products only apply when you maintain an average daily balance required for each interest rate. Fees may reduce earnings. Funds on deposit at Education First are federally insured up to \$250,000 by the National Credit Union Administration, a US government agency and backed by the full faith and credit of the United States Government. An additional \$250,000 is provided by ESI which is a wholly owned subsidiary of American Share Insurance. 3,900 locations available through CU Service Center/ Shared Branching Network. Shared Branching members have the ability to conduct transactions at nearly 4,000 credit union Shared Branches around the country. Over 20,000 surcharge-free ATMs through Education First, Alliance One and Money Pass ATM networks.

