

# Compare & Save with



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

Compare and Save	PNC	Huntington	Fifth Third	Chase	Bank Average	educationfirst credit union <small>Our focus. Your future.</small>	The educationfirst credit union <small>Our focus. Your future.</small> Difference
Number of Branches	2,600	1,000	1,173	5,100	2,468	<b>Over 5,000 branches and shared branch locations nationwide</b>	<b>103% More Branches!</b>
ATMs	9,000	2,000	2,600	16,000	7,400	<b>Over 30,000 Surcharge-Free ATMs</b>	<b>305% More ATMs!</b>
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)	<b>Up to \$500,000 (NCUA &amp; ESI)</b>	<b>100% More!</b>
Credit Card	V12.99% APR - 22.99%	V11.99% APR - 25.99%	V15.49% APR - 25.49%	V14.99% APR - 23.74%	V13.86% APR - 24.55%	<b>V8.99% APR</b>	<b>35% Lower!</b>
Premium Checking Minimum Balance (to avoid monthly fee)	\$5,000	\$5,000	\$20,000	\$15,000	\$11,250	<b>\$500</b>	<b>96% Less</b>
Monthly Fee	\$25	\$5	\$20	\$25	\$18.75	<b>\$5*</b>	<b>73% Less</b>
Money Market	0.10% APY	0% - 0.05% APY	0.01% - 0.02% APY	Chase no longer offers	0.03% - 0.05% APY	<b>0.10% - 0.20% APY</b>	<b>Earn 253% More!</b>
60 Month Certificate	0.01% - 0.05% APY	0.10 % APY	0.01% APY	0.02% - 0.05% APY	0.03% - 0.05% APY	<b>.50% APY</b>	<b>Earn 1329% More!</b>

APY=Annual Percentage Yield. APR=Annual Percentage Rate. Sources: Huntington.com, 53.com, PNC.com and Chase.com as of January 1, 2021. "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 January 1, 2021. 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. Over 5,000 locations available through CU Service Center/ Shared Branching Network. Shared Branching members have the ability to conduct transactions at over 5,000 credit union Shared Branches around the country. Over 30,000 surcharge-free ATMs through Education First, Alliance One and Money Pass ATM networks.

\*To avoid the \$5.00 per month Premium Checking Account Monthly fee one of the following criteria must be met: maintain an average checking account daily ledger balance of \$500, 15 signature based debit card transactions per month, \$5,000 in aggregate loan balances, \$5,000 in aggregate savings balances, or have an Education First Credit Union Platinum Visa Credit Card.



Federally Insured by NCUA.