

Your Source of Hope for a Financially Sound Future

CHECKING ACCOUNT TYPE	HopeSouth credit union	Abbeville First Bank	Abbeville Community FCU	South State Bank	United Community Bank
Free/Basic Checking	 No minimum daily balance, no fees, pays no interest, 1 box of free checks	\$25 minimum to open, no minimum daily balance	No minimum balance, no fees, interest paid on balance \$500 or more	No minimum balance, no monthly fee (\$5) if enrolled in eStatements, no interest	Closed
Greater Advantage	 \$200 minimum opening balance, \$200 minimum average daily balance, .05% APY*, 1 box of free checks, \$5 per month	No minimum balance, no fees, must complete 10 debit card, transactions each month, must sign onto Online Banking each month	X	\$25 to open, \$3,500 minimum daily balance, \$15 fee if monthly requirements not met, earns interest, free checks	Closed
Student Checking	 No minimum, no fees, pays no interest, remote deposit capture	X	X	\$3 monthly fee if not enrolled in eStatements, no interest	Closed
Money Market	 Minimum of \$1,500 to open 2% APY* up to \$15,000, no fees, 1 box of free checks, remote deposit capture, *10 debit card transactions per month and direct deposit to qualify for 2% APY*	7 free withdrawals per months, \$100 daily minimum balance to avoid service charge, maintain \$10,000 daily balance to earn interest	X	\$50 to open account, earns interest, \$5,000 minimum daily balance, \$15 monthly fee if minimum is not met, 6 checks/withdrawals a month, \$10 excess activity fee for greater than 6 withdrawals	Closed
Fresh Start	 The Fresh Start account is for those who are serious about seeking a better financial future. This account does have a monthly maintenance fee.	X	X	X	Closed

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*APY = Annual Percentage Yield. Comparison based on information from their individual websites, as of 6/1/19. This credit union is federally insured by the National Credit Union Administration and is an Equal Housing Lender.

HopeSouth
credit union