

Lone Star Credit Union New Personal Checking Account Comparison Chart*

	Bluebonnet Checking	Lone Star Free Checking	Teen Checking	Texas Heritage Checking and Texas Heritage Plus Checking	Money Market Account
Free Account Features	Lone Star Debit Card Online Branch Online Check Images E-Statements QUE – 24hr account access by phone Unlimited LSCU ATM Access 4 – Non LSCU ATM transactions per month ¹ Co-op Network – 25,000 surcharge free ATMs Notary Service	Lone Star Debit Card E-Pay ² Online Branch Online Check Images E-Statements QUE – 24hr account access by phone Unlimited LSCU ATM Access 4 – Non LSCU ATM transactions per month ¹ Co-op Network – 25,000 surcharge free ATMs Notary Service	Lone Star Debit Card E-Pay ² Online Branch Online Check Images E-Statements QUE – 24hr account access by phone Unlimited LSCU ATM Access 4 – Non LSCU ATM transactions per month ¹ Co-op Network – 25,000 surcharge free ATMs Notary Service One box free checks/yr Starter Certificate of Deposit with \$100 min. to open & deposits allowed any time	Lone Star Debit Card E-Pay Online Branch Online Check Images E-Statements QUE – 24hr account access by phone Unlimited LSCU ATM Access Unlimited Non-LSCU ATM Access¹ Co-op Network - 25,000 surcharge free ATMs Notary Service .25% discount on future loans (excludes credit cards and line-of-credit) .25% increase on share certificate rate One box free checks/yr Domestic Fax Service Free money orders & cashier's checks	Online Branch Online Check Images E-Statements QUE – 24hr account access by phone Notary Service .25% discount on future loans (excludes credit cards and line-of-credit) .25% increase on share certificate rate Book of personalized checks Domestic Fax Service Free money orders & cashier's checks
Minimum Balance to Open	\$25 min. to open	\$25 min. to open	\$25 min. to open Ages 13-18	\$25 min. to open	\$2,500 min to open
Balance to Avoid Service Charge	None	None	None	Average monthly balance in checking >\$1,500 or combined share and loan balance >\$20,000	\$2,500 Average Daily Balance
Monthly Service Charge	\$10	None	None	Texas Heritage Checking – \$10 Texas Heritage Plus Checking – None	\$10
Courtesy Pay²	None	Up to \$500	Up to \$500	Up to \$500	None
Dividends Paid	None	None	None	Average Daily Balance to earn dividends \$1,500	Average Daily Balance to earn dividends \$2,500

¹ Members are responsible for all surcharges imposed by ATM owner. * Business checking accounts with other features also available.

² Must pay at least one bill per month; or, a \$4.95 monthly fee will apply.