

Checking Comparison Matrix

Use the comparison guide below to help you decide which Lake Trust Checking account is right for you. If you have any questions, call a Lake Trust representative 888.267.7200. We're here to help you.

All Lake Trust Checking accounts include:

- Unlimited checkwriting
- Access to surcharge free ATMs through the CO-OP Network
- Free debit card, e-statements, internet banking, phone banking and bill payer available

	SoSMART® Checking*	Basic Checking*	Free Checking*	Student Checking (up to age 24)	Money Market Checking (1 box of logo checks free)
Minimum Balance to Open Account	None	None	None	None	None
Monthly Fee	None	\$500 minimum balance or \$3,000 in combined Deposit Accounts (for each Checking Account)** or \$5.00 Monthly Fee	None	None	\$1,000 minimum balance or \$5,000 in combined Deposit Accounts (for each Checking Account)** or \$5.00 Monthly Fee
Debit Card	Required	Available	Available	Available	Available
Debit Card Use	Free/Minimum 15 posted and cleared purchases per monthly qualification cycle required*	Free/Minimum 1 cleared purchase per month required for ATM refunds	Free/Unlimited	Free/Unlimited	Free/Unlimited
Interest	Premium interest paid on balances up to \$15,000 when requirements are met*** (Lower interest paid on the portion of the balance over \$15,000)	Not Available	Not Available	Not Available	\$1,000 - \$4,999.99 \$5,000 - \$9,999.99 \$10,000 or more Minimum balance of \$1,000 to earn interest
Overdraft Protection	Available	Available	Not Available	Available	Available
ATM Transactions at Non-Lake Trust ATMs	All ATMs (including surcharges) refunded up to \$25 per monthly qualification cycle****/\$1.50 each thereafter	Two (2) refunds per month if qualified****/\$1.50 each thereafter	\$1.50 each	Five (5) foreign ATM refunds per month (no surcharges)/\$1.50 each thereafter	Two (2) refunds per month (no surcharges) if qualified****/\$1.50 each thereafter
Direct Deposit/Direct Payment	Required	Available	Available	Available	Available
E-Statements (Email address required)	Required through internet banking	Available	Available	Required through internet banking	Available

*Member purchases checks

**Qualifying Deposit Accounts include all Savings, Checking, Certificates of Deposit, Money Markets, and IRAs. Members must be the primary owner on each account.

***Simple requirements (Minimum 15 Debit Card Purchases posted and cleared to account, minimum 1 Direct Deposit or Direct Payment (ACH) posted and cleared to account, receive E-Statements through Internet Banking [email address required]) must be met per monthly qualification cycle. If requirements aren't met, a base rate is paid on all balances.

****Monthly qualification cycle varies depending on when the last day of the month falls.

*****Qualified means having either an active Debit Card with one purchase per month or recurring monthly Direct Deposit or Payment. Surcharges still apply.