

	PCCU Cash Checking	PCCU Cash Back Checking	Economy Checking	Right Now Checking	Health Savings Account (HSA)
Best For	Earn a high APY while using your checking account	Earn cash back on everyday debit card purchases	Simple checking for everyday spending	A fresh-start checking option with a debit card and ITM access	Save for medical expenses with tax advantages
Rewards/Dividends	- 5.00% APY ¹ - Up to \$15/month ATM fee refunds ^x	- 2.00% cash back (on up to \$400/mo) ² - Up to \$15/month ATM fee refunds	—	—	—
Monthly Rewards Qualifications ^{1,2}	- 15 debit card purchases - 1 ACH transaction - Enroll in eStatements	- 15 debit card purchases - 1 ACH transaction - Enroll in eStatements	—	—	—
Qualifications	- Membership - Qualified ChexSystems Score	- Membership - Qualified ChexSystems Score	- Membership - Qualified ChexSystems Score	- Membership	- High-deductible health insurance plan
Minimum to Open	- \$5 minimum online - \$0 employee assisted (If the account is funded within 30 days)	- \$5 minimum online - \$0 employee assisted (If the account is funded within 30 days)	- \$5 minimum online - \$0 employee assisted (If the account is funded within 30 days)	- \$5 minimum online - \$0 employee assisted (If the account is funded \$10.95 by end of month)	\$0 (If the account is funded within 30 days)
Monthly Service Fee	Free	Free	Free	\$10.95	Free
Free Access ATMs & ITMs	PCCU and Alliance One Network (5,200+ locations)	PCCU and Alliance One Network (5,200+ locations)	PCCU and Alliance One Network (5,200+ locations)	PCCU and Alliance One Network (5,200+ locations)	—
Debit Card	✓	✓	✓	✓	- Card for account holder - Cards for authorized signers
Digital Wallet ³	- Apple Pay [®] - Google Pay [™]	- Apple Pay [®] - Google Pay [™]	- Apple Pay [®] - Google Pay [™]	- Apple Pay [®] - Google Pay [™]	—

	- Samsung Pay®	- Samsung Pay®	- Samsung Pay®	- Samsung Pay®	
Overdraft Protection	- Courtesy Pay (Included) - Extended Courtesy Pay (Optional) - Overdraft transfers (Optional)	- Courtesy Pay (Included) - Extended Courtesy Pay (Optional) - Overdraft transfers (Optional)	- Courtesy Pay (Included) - Extended Courtesy Pay (Optional) - Overdraft transfers (Optional)	Not included	—
Check Ordering & Writing	✓	✓	✓	Checks not allowed	✓
Direct Deposit & ACH	✓	✓	✓	✓	✓
Online Opening	✓	✓	✓	✓	—
Online & Mobile Banking	✓	✓	✓	✓	✓
eStatements	✓	✓	✓	✓	✓
Bill Pay	✓	✓	✓	✓	✓
Pay Anyone (P2P)	✓	✓	✓	✓	—
Mobile Deposit	✓	✓	✓	✓	—
Telephone Banking	✓	✓	✓	✓	✓