

DEPAUW UNIVERSITY OFFICE OF BUSINESS AND FINANCE 2021 COMPARISON OF LOCAL GREENCASTLE BANKS & CREDIT UNIONS

SAVINGS						
	First National State Bank®	Old National Bank®	North Salem State Bank®	Teachers Credit Union®	PNC Bank®	First Financial Bank®
Phone Number	(765) 653-1588	(765) 658-1200	(765) 653-6541	(765) 653-7833	(765) 653-4161	(765) 653-4444
Product Name	First Savings	ONB ATS ²	Silver Savings	Primary Share Savings	Virtual Wallet	Earners Savings Account
Minimum Opening Deposit	\$20	\$50	\$100	\$5	\$25 ⁴	\$100
Minimum Balance	\$0	\$0	\$0	\$1	\$0	\$0
Monthly Fee If Below Minimum Balance	\$0	\$0	\$32	\$0	\$0	\$4
Charge per Withdrawal:						
Number Free - Monthly	6 ¹	Unlimited	6 ³	6 ⁵	6 ⁵	6 ⁶
Fee for each withdrawal over limit	\$0	\$0	\$0	\$32	\$15	\$0
Annual Percentage Yield (APY)	Contact the financial institution to determine current applicable APY%					

¹ 6 electronic transfers permitted monthly.

² Automated Transfer Savings Account

³ 6 electronic transfers permitted monthly, after 6th transfer a \$2 fee applies.

⁴ \$0 if opened in Greencastle.

⁵ 6 electronic transfers permitted monthly.

⁶ 6 electronic transfers permitted monthly.

PARTIAL FINANCIAL INSTITUTION FEE SCHEDULE						
	First National State Bank®	Old National Bank®	North Salem State Bank®	Teachers Credit Union®	PNC Bank®	First Financial Bank®
Foreign ATM Fee	\$3 ⁸	\$2.50 ¹¹	\$3 ¹²	\$1.75 ¹³	\$0 - \$5 ¹⁴	\$4 ¹⁷
Internet Banking Monthly Fee	\$0	\$0	\$0	\$0	\$0	\$0
Electronic Bill Pay Monthly Fee	\$0 ⁹	\$0	\$0	\$0	\$0	\$0
Deposited Check Returned Unpaid	\$30	\$11	\$32	\$15	\$12	\$38
Non Sufficient Funds Fee	\$30	\$38	\$32	\$32	\$36	\$38
Wire Transfer Fee (Incoming)-Domestic	\$15	\$16	\$25	\$10	\$0 - \$15 ¹⁶	\$20
Wire Transfer Fee (Incoming)-International	\$30	\$16	\$70	\$10	\$0 - \$15 ¹⁶	\$20

⁸ First 3 Foreign ATM withdrawals per month are free, First National applies a \$1 fee after, plus fees may be charged by the bank owner of the non-First National ATM.

⁹ First 3 months are free, \$4.95 fee per month unless checking account balance is \$500 or more.

¹⁰ International Wire Transfers not available

¹¹ Allpoint ATM withdrawals are free, \$2.50 fee charged for other ATMs and a fee may be charged by the bank owner of the non-Old National ATM.

¹² First 2 Foreign ATM withdrawals per month are free, North Salem State Bank applies a \$3 fee after, plus fees may be charged by the bank owner of the non- North Salem ATM.

¹³ Fees may be charged by the bank owner of the non-Teachers Credit Union ATM.

¹⁴ First 3 Foreign ATM withdrawals per month are free, PNC applies a \$3 charge after, plus fees may be charged by the bank owner of the non- PNC ATM.

¹⁵ A \$36 overdraft fee if it pays or a \$36 returned item fee if it declines. A max.of \$144 in overdraft or ret'd item fees, or four per day. A max.of \$98 in continuous overdraft fees-or \$7 per day for up to 14 days-if your account stays in the red for more than five consecutive calendar days.

¹⁶ One free incoming domestic OR incoming international wire monthly.

¹⁷ \$1.75 fee applied by First Financial Bank, plus fees may be charged by the bank owner of the non- First Financial ATM.

Comparison information was provided by responding financial institutions. DePauw University is not responsible for any errors or omissions.

Information is subject to change without notice. Please contact the financial institutions for complete details regarding their products and services.