

Benefit or Service	1st Valley Credit Union	Arrowhead CU	Bank of America	Wells Fargo	Washington Mutual
FREE Identity Theft Assistance	YES!**	NO	NO	\$12.99 per month	NO
Complimentary Starbucks Coffee w/variety of creamers	YES!	NO	NO	NO	NO
FREE Checks	YES!	Yes	NO	NO	Free with Plus Package (a \$5 monthly fee)
ATM Locations	25,000 as part of the Co-Op Network	25,000 as part of the Co-Op Network	Over 16,000	Over 6,800	Over 3,700
FREE Bill Pay & Online Banking	YES!	Yes	Yes	Free for the first two months, \$6.95 thereafter	Yes
Monthly Service Charge for Checking	NO FEE!	No fee	No fee w/Direct Deposit, \$5.95 w/o Direct Deposit	\$5 per month	No fee
FREE Telephone Banking	YES!	Yes	Yes	\$2 for each assisted call. Unlimited Automated call.*	NO
Kids' Club	YES!	Yes with \$25 minimum balance	Yes with \$25 minimum balance. No monthly maint. fee 1st year only	NO	NO
Auto Loans	YES!	Yes	Yes	Yes	Yes
Mortgage Loans	YES!	Yes	Yes	Yes	Yes
Insurance Services	YES!	Yes	Yes	Yes	Yes
Notary Services	YES!	Yes	Yes	NO	Yes
Gift Cards	YES!	NO	Yes	NO	Yes