

UNIVERSITY OF MICHIGAN TREASURER'S OFFICE

2016 COMPARISON OF LOCAL ANN ARBOR BANKS & CREDIT UNIONS

FINANCIAL INSTITUTION INFORMATION

	Ann Arbor State Bank®	Comerica Bank®	Flagstar Bank®	Huntington Bank®	PNC Bank®	TCF Bank®	UMCU®
Phone Number	734-761-1475	734-930-2457	888-248-6423	734-302-1481	734-995-7830	734-741-2613	734-662-8200
# of Branch Offices in Ann Arbor	1	7	4	3	7	5	7
# of ATM's owned in Ann Arbor	2	10	4	3	25	11	34
# of ATM's owned in UM A ² Bldgs.	0	0	0	0	15	4	14
Option to Link to Mcard					Yes		
Official Consumer Bank of the U-M					Yes		

NON-INTEREST CHECKING

	Ann Arbor State Bank®	Comerica Bank®	Flagstar Bank®	Huntington Bank®	PNC Bank®	TCF Bank®	UMCU®
Product Name	Regular Checking	Access Checking	Simply Checking	Asterisk Free Checking	Virtual Wallet Student	TCF College Student Checking	Go Blue Checking
Minimum Opening Deposit	\$100	\$50	\$50	\$25	\$0 - \$25 ¹	\$0	\$0
Minimum Balance	\$750 avg. daily	Full-time students under age 26: \$0	\$0	\$0	\$0	\$0	\$0
Monthly Maintenance Fee	\$10	Full-time students: \$0	\$0	\$0	\$0	\$0	\$0
Charge per Debit/Check	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Free 1st Order of Checks	No	No	No	No	Yes	Yes ²	No

¹ \$0 if account opened in Ann Arbor, \$25 if opened outside of Ann Arbor.

² All orders of standard single & duplicate copy checks free.

Financial institutions within the University of Michigan Ann Arbor campus area were provided with the opportunity to provide the above information. Comparison information was provided by responding financial institutions. The University of Michigan 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.

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SAVINGS

	Ann Arbor State Bank®	Comerica Bank®	Flagstar Bank®	Huntington Bank®	PNC Bank®	TCF Bank®	UMCU®
Product Name	Statement Savings	Statement Savings	Simply Savings	Premier Savings	Virtual Wallet	TCF Power Savings	Share Savings
Minimum Opening Deposit	\$50	\$50	\$0	\$0	\$0	\$0 ³	\$5
Minimum Balance	\$200 avg. daily	\$500 ¹	\$300	\$0	\$0	\$0 ³	\$5
Monthly Fee If Below Minimum Balance	\$3	\$5.50 ²	\$3	\$0	\$0	\$0 ³	\$0
Annual Percentage Yield (APY)	Contact the financial institution to determine current applicable APY%						

¹ No minimum with checking account.

² Free with Access Checking Account.

³ Fees waived for TCF College Student Checking account holders.

PARTIAL FINANCIAL INSTITUTION FEE SCHEDULE

	Ann Arbor State Bank®	Comerica Bank®	Flagstar Bank®	Huntington Bank®	PNC Bank®	TCF Bank®	UMCU®
Foreign ATM Fee	\$0 - \$2 ⁴	\$5	\$4	\$3	\$0 - \$3 ⁷	\$0 - \$3 ¹⁰	\$0 - \$2 ¹¹
Internet Banking Monthly Fee	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Electronic Bill Pay Monthly Fee	\$0	\$6.95 ⁵	\$0	\$0	\$0	\$0	\$0
Deposited Check Returned Unpaid	\$10	\$12	\$12	\$12	\$12	\$20	\$12
Non Sufficient Funds Fee	\$30	\$25 - \$37	\$36	\$23 - \$37.50 ⁶	\$36 ⁸	\$37	\$30
Wire Transfer Fee (Incoming)-Domestic	\$10	\$12	\$10	\$15	\$0 - \$15 ⁹	\$15	\$10
Wire Transfer Fee (Incoming)-International	\$10	\$16	\$15	\$15	\$0 - \$15 ⁹	\$15	\$10

⁴ First six transactions free.

⁵ Free with Direct Deposit.

⁶ First overdraft is \$23, each additional is \$37.50; 24 hour grace period is offered to all customers to allow an extra business day to make a deposit and bring the account to positive.

⁷ First two transactions per month are free.

⁸ First overdraft is waived, each additional overdraft is \$36 (based on a 12 month cycle).

⁹ One free incoming domestic OR incoming international wire monthly.

¹⁰ Four free non-TCF ATM transactions (withdrawal, balance inquiry) in the state of Mich per statement period; unlimited non-TCF ATM withdrawals (balance inquiries are \$2 each) out of the state of Mich.

¹¹ Co-Op ATMs are free.

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