



FAIRWINDS

Get the freedom to go further.®

Most popular

	Freedom Spending	Freedom Preferred	Freedom Signature
Monthly Service Charge	No service charge	\$10	\$25
Cash Back Debit Purchase Rewards	✓	✓	✓
Automated Savings Round-Up	✓	✓	✓
Text and Email Account Alerts	✓	✓	✓
Free ATM Transactions at 27,000+ FAIRWINDS, Presto!, and CO-OP Locations	✓	✓	✓
Out-of-Network ATM Refunds		Up to \$10 in monthly refunds	Unlimited refunds
Unlock Higher Earnings		Access to Freedom Preferred Money Market	Access to High-Yield Freedom Signature Savings
Unlimited Additional Accounts		Includes Freedom Spending & Freedom Savings	Includes Freedom Preferred Checking, Freedom Spending, & Freedom Savings
Tiered Interest		✓	✓
Free Money Orders, Cashier's Checks, Incoming Wires, Stop Payments, Overdraft Transfers		✓	✓
Checks	Actual cost	One box of FAIRWINDS checks per year	Unlimited free boxes of FAIRWINDS checks, any quantity + duplicate
Minimum Opening Deposit	\$25	\$25	\$25
How to Avoid the Monthly Service Charge	No service charge	Maintain \$1,000 in total monthly direct deposits OR maintain a combined average monthly consumer deposit balance of \$10,000 or greater (includes consumer checking, savings, money market, and certificates of deposit) OR maintain an investment account balance of \$10,000 or greater*	Maintain a combined average monthly consumer deposit balance of \$25,000 or greater (includes consumer checking, savings, money market, and certificates of deposit) OR maintain an investment account balance of \$25,000 or greater*



*Investment products and services are offered through CUSO Financial Services, L.P. (CFS), registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor.