



Boulder County Financial Institution Comparisons

* As of May 2011

	Boulder Valley CU	Advantage Bank	1st Bank	US Bank	Key Bank	Chase Bank	Wells Fargo Bank	Bank of West	Capital One	Compass
Checking										
Req to Open	NONE	NONE	NONE	\$50	\$200*	\$25	\$100	\$100	NONE	\$25
Min Bal	NONE	NONE	NONE	NONE	see restrictions	\$25	\$100	\$250	NONE	NONE
Monthly Fee	NONE	NONE	NONE	NONE	\$10	\$6	\$3	NONE	NONE	\$11.95
Min Transaction #	N/A	N/A	N/A	N/A	2/mo or fee	N/A	N	\$250 min dep/mo	NONE	N/A
# Branches/Nat. Wide	4,200	4 in Colo only	125	3,000	1,000 in 14 states	5,200	3,300	only in 19 states	on line only	
# of network ATMs/Nat Wide	28,000	None. refund ATM fees if y	200	5,300	only in 14 states	16,100	12,000	only in 19 states	thousands	None. refund ATM fees
Age Restrictions	14 yrs	18 yrs	18 yrs	18 yrs	16 yrs	18 yrs	21 yrs	18 yrs	18 yrs	18 yrs
Savings										
Min to Open	\$5	Free to Minors	NONE	\$25	\$50	\$25	\$100	\$25	\$1	unknown
Min Bal	\$5	\$300 or \$2 fee	NONE	\$25	\$300	\$25	\$300	\$300	\$1	unknown
Credit Card Program										
Intro APR	14.9% Fixed	15.24% V	15.15% V	12% - 20% V	11.99%-20.99% V	0% for 6 mo	5.9% / 6 mo	0% / 6 mo	19.8% V	0% / 6 mo
APR After Intro	14.9% Fixed	15.24% V	18.15% V	12% - 20% V	11.99%-20.99% V	11.99% - 22.99% V	13% to 20% V	17% to 21% V	19.8% V	9% - 23%V
Cash Adv	14.9% Fixed		18.15% V	22.99%	23.99%	19.24% - 23.24% V		24.99% V	24.9% V	22% - 27%V
Penalty APR	N/A		N/A	N/A	N/A	29.99% V	unknown	29.99% V	29.4% V	N/A
Annual Fee	NONE	NONE	NONE	NONE	NONE	NONE	NONE	NONE	NONE	NONE
Min Finance Charge	NONE		\$1	\$2	\$2	\$1.50	\$1	\$1	\$1	\$1
Cash Adv Fee	\$2		\$3 to \$25	\$10	\$10	\$10	\$10	\$10	10	\$10
Over Limit Fee	\$10	\$25	\$25	\$35	\$35	\$35	\$35	\$35	\$35	\$35
Return Check Fee	NONE	\$25	\$25	\$35	\$35	\$35	\$35	\$35	\$35	\$25
Late Payment Fee	\$10	\$25	\$25	\$35	\$35	\$35	\$35	\$35	\$35	\$35
Auto Buying Service	YES	NONE	NONE	NONE	NONE	NONE	NONE	NONE	NONE	NONE
Locally Owned	yes	Yes	No	No	No	No	No	No	No	No

Note - Terms on this chart are for comparison purposes only, were retrieved from the financial institution's website, and may change or vary. There is no guarantee.

"V" indicates that APR (Annual Percentage Rate) is Variable and will vary based on the Prime Rate PLUS market.

Currently, Prime is historically low and therefore this APR will most likely increase over time. Fixed rate does not vary over time.

Other fees and terms may apply. Please consult the financial institution for current rates fees, etc. BEFORE you open any financial account and sign your name.

*Key Bank - If you close your account within 180 days of account opening, you will be charged a \$25 account early closure fee. Other miscellaneous charges may apply.