



DEPARTMENT of COMMERCE  
FEDERAL CREDIT UNION

# COMPARE OUR FREE CHECKING

**FREE** online banking, **FREE** mobile banking with mobile check deposit, **FREE** ATM transactions in network nationwide, **FREE** use of shared credit union branches nationwide and **FREE** audio teller.

	DOCFCU	BANK OF AMERICA Core Checking	SUN TRUST Essential™ Checking	CITIBANK Basic Checking	YOUR BANK
MEMBER-OWNED NOT-FOR-PROFIT	✓				
UNRESTRICTED FREE CHECKING	✓	\$12	\$7	\$12	
UNLIMITED CHECK WRITING	✓	✓	✓	✓	
FREE BILL PAY	✓	✓	✓	✓	
IN-NETWORK FREE ATM USAGE NATIONWIDE	✓	WITH BALANCE CONDITIONS	WITH BALANCE CONDITIONS	WITH BALANCE CONDITIONS	
OVERDRAFT/ NSF FEE	\$27	\$35	\$36	\$34	
BALANCE TRANSFER FEE TO AVOID OVERDRAFT	\$2	\$12	\$12.50 MAX 1 PER DAY	\$10 PER DAY	



**LIVE WELL**  
BELOW YOUR MEANS

**202.808.3600**

Outside D.C. 888.626.9845

All checking account information current as of Jan. 2016.

Federally insured  
by the **NCUA**

