

**If none of the below accounts are what you are looking for, check out this website to select your own criteria and compare accounts: <https://www.findabetterbank.com/>

FIRST CITIZENS BANK

Account type: Free Checking

Minimum opening deposit: \$50

Monthly maintenance fee: \$0

Direct Deposit: Yes

Debit card: Yes, \$0/yr

Online Banking: Yes (Free)

Online Bill pay: Yes (Free)

Overdraft protection: Yes - Free to enroll; only charged to use service

Returned item fee: \$36/per item

Locations in Atlanta: 17 (within 10 miles from Tech)

WELLS FARGO

Account type: Every Day Checking

Minimum opening deposit: \$25

Monthly maintenance fee: \$10 (Most of you would qualify to have this fee waived)*

Direct Deposit: Yes

Debit card: Yes, \$0/yr

Online Banking: Yes (Free)

Online Bill pay: Yes (Free)

Overdraft protection: Yes - Free to enroll; only charged to use service

Returned item fee: \$35/per item

Locations in Atlanta: 25 (within 10 miles from Tech)

***Monthly service fee will be waived if:**

- 10 or more posted debit card transactions from this card per month
- Direct deposits for the month equal \$500 or more
- \$1500 minimum daily balance
- Primary account owner is between 17-24

DELTA COMMUNITY CREDIT UNION

Account type: Checking Account

Minimum opening deposit: \$0

Monthly maintenance fee: \$0

APY: up to 0.05%

Direct Deposit: Yes

Debit card: Yes, \$0/yr

Online Banking: Yes (Free)

Online Bill pay: Yes (Free)

Overdraft protection: Yes - Free to enroll; only charged to use service

Returned item fee: \$35/per item

Locations in Atlanta: 5 (within 10 miles from Tech)

CHASE

Account type: College Checking

Account restrictions: Students only (must have valid proof of status)

Minimum opening deposit: \$25

Monthly maintenance fee: \$0 (As long as deposits are made to this account)

Direct Deposit: Yes

Debit card: Yes, \$0/yr

Online Banking: Yes (Free)

Online Bill pay: Yes (Free)

Overdraft protection: Yes - Free to enroll; only charged to use service

Returned item fee: \$34/per item

Locations in Atlanta: 19 (within 10 miles from Tech)

USAA FEDERAL SAVINGS BANK

Account type: Cash Back Rewards Checking

Account restrictions: connection to Military (must have valid proof of status)

Minimum opening deposit: \$25

Monthly maintenance fee: \$0 (As long as deposits are made to this account)

Direct Deposit: Yes

Debit card: Yes, \$0/yr

Online Banking: Yes (Free)

Online Bill pay: Yes (Free)

Overdraft protection: Yes - Free to enroll; only charged to use service

Returned item fee: \$36/per item

CDC FEDERAL CREDIT UNION

Account type: Bright Banking

Minimum opening deposit: \$25

Monthly maintenance fee: \$0

Direct Deposit: Yes

Debit card: Yes, \$0/yr

Online Banking: Yes (Free)

Online Bill pay: Yes (Free)

Overdraft protection: Yes - Free to enroll; only charged to use service

Returned item fee: \$35/per item

Locations in Atlanta: 3 (within 10 miles from Tech)

BB&T

Account type: College Checking

Account restrictions: Students (must have valid proof of status) 23 yrs & younger

Minimum opening deposit: \$0

Monthly maintenance fee: \$0 (As long as deposits are made to this account)

Direct Deposit: Yes

Debit card: Yes, \$0/yr

Online Banking: Yes (Free)

Online Bill pay: Yes (Free)

Overdraft protection: Yes - Free to enroll; only charged to use service

Returned item fee: \$36/per item

Locations in Atlanta: 17 (within 10 miles from Tech)

BB&T

Account type: Bright Banking

Minimum opening deposit: \$50

Monthly maintenance fee: \$0 (As long as deposits of at least \$500 are made to account)

Direct Deposit: Yes

Debit card: Yes, \$0/yr

Online Banking: Yes (Free)

Online Bill pay: Yes (Free)

Overdraft protection: Yes - Free to enroll; only charged to use service

Returned item fee: \$36/per item

Locations in Atlanta: 17 (within 10 miles from Tech)