

The College of Saint Benedict/Saint John's University do not endorse or recommend any particular banking institution.

| | Avon State Bank 104 Avon Ave. N. Avon, MN 56310 (320) 356-7334 | Bremer Bank <u>Nearest Branch</u> 4150 2 nd St. S. St. Cloud 56301 (320) 656-3300 www.bremer.com | Central MN Credit Union 35 N. College Ave. P.O. Box 87 St. Joseph, MN 56374 (320) 271-0274 www.centrlmnfcu.org | First State Bank of St. Joseph 400 4 th Ave NE St. Joseph, MN 56374 (320) 363-7721 | TCF Bank <u>Nearest Branch</u> Cub Foods-West 250 33 rd Ave. S. St. Cloud 56301 (320) 654-9006 www.tcfexpress.com | US Bank <u>Nearest Branch</u> Midtown Office 27 33 rd Ave N St. Cloud 56303 (320) 259-7565 www.usbank.com | Wells Fargo <u>Nearest Branch</u> West Office 305 33 rd Ave. N. St. Cloud 56303 (320) 259-3131 www.wellsfargo.com |
|-------------------------|--|---|---|---|---|---|---|
| Checking Account | No opening or minimum balance | \$100 payroll direct deposit opening and no minimum balance. | \$5.00 opening balance. No minimum balance | <i>Cent'sational Free Checking</i> | \$100 opening and no minimum balance | No opening or minimum balance | <i>Wells Fargo College Checking.</i> No opening or minimum balances. |
| Savings Account | \$50 opening balance. No minimum balance. | \$200* opening and minimum balance | \$5.00 opening balance. \$50 minimum balance | Thrift Savings | \$25 opening balance. Requires at \$10 monthly automatic deposit. | No minimum balance. No fees with minimum \$25 automatic monthly transfer from a US Bank checking account. | \$300 minimum balance. |
| Account Fees † | None | None (\$8 monthly charge if more than 3 non-electronic transactions per month) | None for checking or savings accounts. | <i>Savings:</i> \$2/month if ADB** below \$50 for the month <i>Checking:</i> None | None | None | <i>Savings:</i> \$3 per month if lower than minimum balance. <i>Checking:</i> None |
| Nearest ATM ‡ | Rascal's in Avon | Campus Mail Center, Sexton Commons, SJU | Central MN Credit Union, Albany Branch | HCC Lobby Casey's General Store JM Speedstop | Cub Foods - West All TCF Locations Atwood, SCSU | Midtown Office Building in St. Cloud | St. Cloud - Westwood Branch |

* Waived for depositors under age 21

** Average Daily Balance

† Fees, charges, and limits are described as they exist as of August 1, 2004 and are subject to change.

‡ Please check with your bank and review the ATM information to determine any associated fees.

Check Cashing is available on campus in the following locations:

CSB Student Accounts – limit of \$200.00

SJU Student Accounts – no limit

HCC Information Desk - \$.20 fee with a \$20.00 limit

Sexton Information Desk - \$.50 fee with a \$50.00 limit