



Your Community Partner

Personal Checking Accounts

	Free Estatement	Royal Checking	Traditional Checking	Now Plus	Royal Checking Plus
Best Fit For:	Customers comfortable with Online Banking.	Customers who prefer paper statements and use their debit card frequently.	Customers who prefer paper statements. Find out how to save on service fee.	Customers who want a return on their investment and carry a higher balance.	For customers who use direct deposit and maintain a steady balance.
Opening Deposit Amount	\$25	\$25	\$500	\$1,000	\$100
Minimum Required Balance	\$0	\$0	\$500	\$1,000	n/a
Below Minimum Balance Fee	\$0	\$0	\$7.50 & \$.20 per debit	\$10.00 and \$.20 per debit	Minimum daily balance of \$1,000 or direct deposits totaling \$500 to avoid monthly service fee
Monthly Service Fee	\$0	\$10	\$0	\$0	\$9
Debit Card Monthly Fee	\$1	\$0	\$1	\$1	FREE
Debit Card <i>with Visa Purchase Alerts</i>	\$0	\$0	\$0	\$0	\$0
Online Banking	FREE	FREE	FREE	FREE	FREE
Bill Pay	FREE	FREE	FREE	FREE	FREE
Estatement	Required (or \$3 charge per paper statement)	FREE	FREE	FREE	FREE
Mobile Banking	FREE	FREE	FREE	FREE	FREE
Mobile Check Deposit	FREE	FREE	FREE	FREE	FREE
Text Banking <i>(Personal data rates may apply)</i>	FREE	FREE	FREE	FREE	FREE
On Call Telephone Banking	FREE	FREE	FREE	FREE	FREE
Check Images	Available Online	YES	YES	YES	\$4
Overdraft Transfer from Savings	YES	YES	YES	YES	YES (\$10 per transfer)
Checks	Ask About Pricing	Ask About Pricing	Ask About Pricing	Ask About Pricing	Ask About Pricing
Interest-Bearing	N/A	N/A	N/A	Avg Daily Balance*	N/A

*Average Daily Balance Method (ADB) -Applies a periodic rate to the average daily balance in the account for the statement period. ADB is calculated by adding the principal in the account for each day of the statement period and dividing that figure by the number of days in the statement period.

**The service charge for the minimum balance is waived for seniors (Age 62 or older) OR if you maintain a daily balance of at least \$2,500.00
Service fees do not apply for NSF account activity. See Royal Bank Deposit Rules for details.

Information current as of 12/10/2020 and is subject to change. Visit www.royalbank-usa.com/checking for current information.

