

# Bank Local / Bank Better

Make More Money. Keep More Money  
When you say good-bye to taxpayer-funded BIG banks.

## Fees

\*If daily minimum balance below \$1,500 for basic checking (\$10,000 to \$15,000 for interest checking), or \$300 for basic savings, and/or non-use of required additional services such as direct deposit and active checking — fees as of Oct. 5, 2011.

Service Fee	BoA	Chase	Wells	Community First	Community First v Bank Avg.
stop payment	\$30	\$34	\$29	\$15	<b>107% better</b>
basic savings/year*	\$60	\$60	\$60	\$0	<b>5,000% better</b>
basic checking/year*	\$144	\$120	\$60	\$0	<b>10,700% better</b>
interest checking/year*	\$300	\$300	\$180	\$0	<b>77,900% better</b>
IRA transfer	\$50	\$50	\$25	\$10	<b>317% better</b>
debit card/year (proposed or currently testing)	\$60	\$36	\$36	\$0	<b>4,300% better</b>

## Savings Rates

In-branch rates without bundling of additional products — rates as of Oct. 5, 2011.

Deposit Product	BoA	Chase	Wells	Community First	Community First v Bank Avg.
1-yr CD @ \$100,000	0.35%	0.20%	0.05%	0.40%	<b>100% better</b>
Money Market	0.15%	0.01%	0.05%	0.15%	<b>31% better</b>
Basic Savings	0.05%	0.05%	0.05%	0.15%	<b>200% better</b>
Interest Checking	0.01%	0.01%	0.01%	0.15%	<b>1,400% better</b>

## Taxpayer Bail-Outs

Funds reported by Federal Reserve. Each taxpayer has fronted an average of \$6,173 to the big four Wall Street banks.

Taxpayer Funds	BoA	Citi	Chase	Wells	Community First
TARP	\$45 billion	\$45 billion	\$25 billion	\$25 billion	<b>\$0</b>
Add'l lifelines from the Fed	\$91.4 billion	\$99.5 billion	\$68.6 billion	\$45 billion	<b>\$0</b>
<b>Total</b>	<b>\$136.4 billion</b>	<b>\$144.5 billion</b>	<b>\$93.6 billion</b>	<b>\$70 billion</b>	<b>\$0</b>



28,000 FREE ATMs, FREE mobile banking, FREE home banking from any computer,  
Deposit Acct's Federally insured to \$250,000, Benefits to anyone in Sonoma, Marin or Mendocino counties.