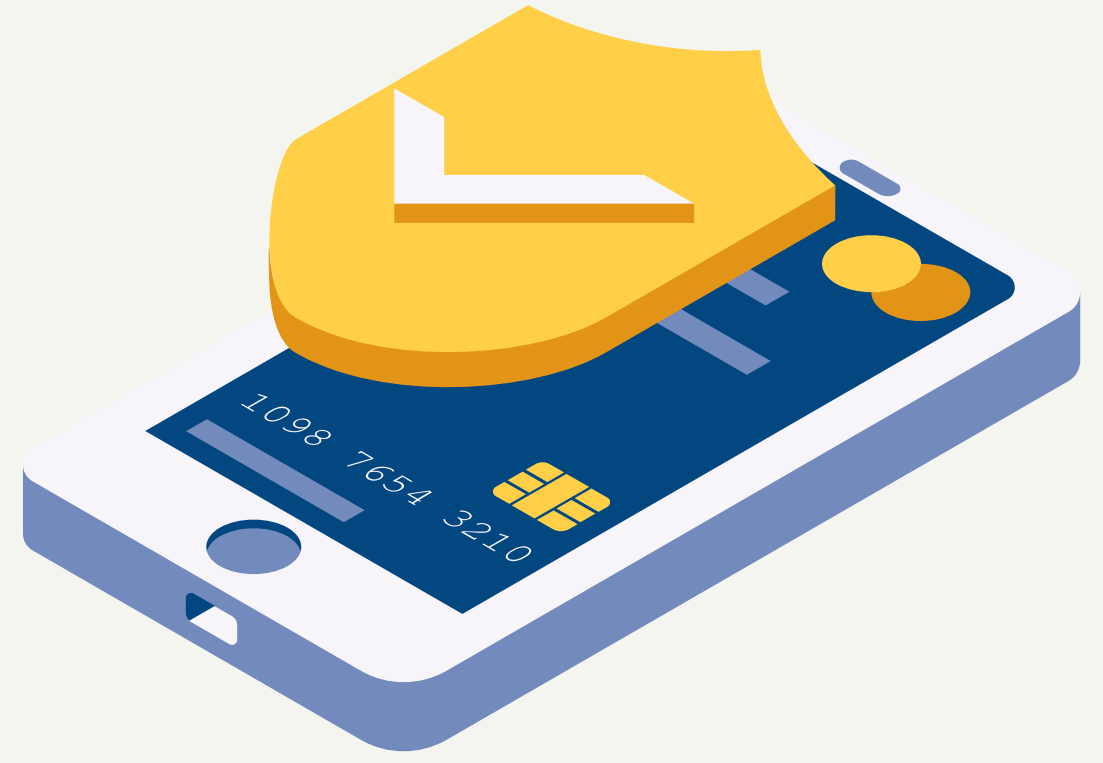


#Start2021withSFCU

# Register for the Quaker Checkings Account Now!



## Worried about managing your account balance?

Our account provides you with a **fee safety net!**

1 NSF/ courtesy pay fees per semester - *on us!*

## If you are a freshman you will also get:

1. **A free credit builder:** Start building your credit history as soon as you get on campus! A good credit score can help you rent an apartment, get a job, borrow money, and obtain a credit card.

2. **A free debit card with 5% cashback on your first month of purchases:** Get 5% cashback on up to \$1500 in purchases! You can also display your card at our partners such as Ben and Jerry's and the Radian to save even more.\*



## Why register with the SFCU?

- **Free** in-coming ACHs and wires (domestic and international)
- An APY and dividend rate up to **6 times higher** than the national average
- Fees that are **4x lower** than our competitors

To learn more, visit us at:

[upennsfcu.org](https://upennsfcu.org)

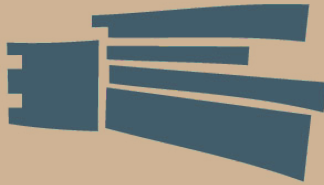


\*This promotion applies to debit card purchases on new Quaker Checkings accounts at the SFCU opened until January 31, 2021. Qualifying accounts may earn 5% cash back on debit card purchases excluding purchases of gift cards or other exchanges of cash. 5% may be earned up to \$1000 in spend. After \$1000 in spend, no cash back is earned. The promotion is valid 30 days after a Quaker Checkings account is opened. The offer is valid only for Penn undergraduate students in their first year at Penn.

	 <b>QUAKER CHECKING</b>	 <b>PNC</b>	 <b>CHASE</b>	 <b>BANK OF AMERICA</b>
<b>OFF-NETWORK ATM FEE</b>	<b>FREE</b>	2 FREE PER MONTH (\$3 AFTER)	\$2.50 PER USE	\$2.50 PER USE
<b>REPLACEMENT OF DEBIT CARD</b>	<b>FREE</b>	\$7.50	\$5	\$5
<b>INCOMING DOMESTIC WIRES</b>	<b>FREE</b>	1 FREE PER MONTH (\$15 AFTER)	\$15	\$15
<b>INCOMING INTERNATIONAL WIRES</b>	<b>FREE</b>	1 FREE PER MONTH (\$15 AFTER)	\$15	\$16
<b>OUTGOING DOMESTIC WIRE</b>	<b>\$10</b>	\$30	\$25	\$30
<b>OUTGOING INTERNATIONAL WIRE</b>	<b>\$10</b>	\$45	\$40	\$45
<b>INSUFFICIENT FUNDS</b>	<b>1 FREE PER MONTH (\$10 AFTER)</b>	\$36	\$34	\$35
<b>STOP PAYMENT</b>	<b>FREE</b>	\$33	\$30	\$30
<b>CASHIERS 'S CHECK</b>	<b>FREE</b>	\$10	\$8	\$15

Note the following account fee schedules were used to make this comparison:  
PNC Virtual Wallet Student Account; [https://www.pnc.com/content/dam/pnc-com/pdf/personal/Checking/VW\\_Student\\_fees.pdf](https://www.pnc.com/content/dam/pnc-com/pdf/personal/Checking/VW_Student_fees.pdf)Bank of  
Chase Personal Checking; <https://www.chase.com/content/dam/chase-ux/documents/personal/checking/ABSF-en.pdf>  
Bank of America Personal Checking; <https://www.bankofamerica.com/salesservices/deposits/resources/personal-schedule-fees/>

## Partnerships



the radian

\$50 OFF LEASE  
ADMISSION FEE



\$10 OFF WITH PROMO  
CODE



10% OFF USING DEBIT  
CARD



10% OFF USING DEBIT  
CARD



10% OFF USING DEBIT  
CARD



10% OFF USING DEBIT  
CARD



Phone Repair Philly  
Smartphone Repair in Philadelphia

10% OFF USING DEBIT  
CARD