

Work Place Banking comparison chart

Services	TD Bank	PNC	Rutgers Federal Credit Union	Wells Fargo
Website	http://www.tdbank.com/	http://www.pncbank.com/wpb/rutgers	https://www.rutgersfcu.org/	https://www.wellsfargo.com/jump/membership/membership_welcome
Phone	1-888-751-9000	888-PNC-BANK	732-445-3050	1-866-245-3452
Direct Deposit	required	required	not required	not required
Checking				
Cost	Free	Free Free Welcome packet of Personalized Checks	No monthly service or per-check charge	Free with 3 or more additional accounts or services and direct deposit
Minimum Balance	None required	None required	None required	None required
Loan Discount				
Loan Discount	1/4 %	Competitive rates available	Competitive rates Discounts to Premier members	Competitive rates available
Mortgage Closing Cost Discount	NA	\$250 discount	NA	NA
ATM/Debit Card Transactions	No fee at member banks	Free Global ATMs available	No fee at no-surcharge ATMs	No fee at over 12,000 Wells Fargo and Wachovia ATMs nationwide
Online Banking	Free	free	free	free
Online Bill Payment	Free	free	free	free
Credit Card (Visa/MasterCard)	No fee	Special promotion for employees. Call for full details.	No annual fee	No annual fee and view your options at https://www.wellsfargo.com/credit_cards/PreferredInterestRate
Savings Account	No fee when \$250 balance maintained	No fee	No fee -\$25 minimum balance	View your options at https://www.wellsfargo.com/savings_cds/index.jhtml
Money Market Accounts	tier graded product based on balance	\$1000 minimum to open account no fees	\$2,000 minimum balance Unlimited Branch Withdrawals Per Month	https://www.wellsfargo.com/savings_cds/index.jhtml
Branch locations	Branches located near all campuses	Branches located near all campuses	New Brunswick Busch Campus/Piscataway Newark	Many locations near all campuses.
Additional Services	Free 3"x5" Safe Deposit box for 1year \$25 bonus added to any new Checking or Savings account. \$50 off first stock trade when investing through TD Wealth Management	Online Statements and AutoAlerts	Free Notary Services American Express Travelers Cheques - no charge	Free Financial Review and Retirement Consultation. Free financial planning tools such as My Savings Plan and My Spending Report with Budget Watch. Free access to Hands on Banking®, an online resource that gives you interactive financial tools and expert guidance. Free access to Online Banking and Online Bill Pay. Access to Wells Fargo MobileSM Banking to view your account from your mobile phone. (Your mobile carrier's text messaging and web access charges may apply.) Ability to setup email account alerts to get spending limits and payment reminders.