

## Debit Card Program Comparison

	Kasasa Visa	Advantage Visa	First Visa
Unlimited FREE ATM Access	First Capital FCU M&T Bank CU\$ Network	First Capital FCU	First Capital FCU
ATM Surcharge Refunds	Up to \$20 per month nationwide when Kasasa qualifications are met	Not eligible	Not eligible
Signature-Based Transactions	FREE unlimited	FREE unlimited	FREE unlimited
PIN-Based Transactions	FREE unlimited	10 free per month at M&T Bank, CU\$ or merchants; \$1 each thereafter	\$1 per transaction
Rewards	Nationwide ATM fee refunds and either high APY, cash back on check card transactions, or refunds on iTunes and Amazon purchases dependent on the Kasasa account the member selects, and when qualifications are met	\$0.10 rebate for each signature-based transaction after 10 per month	None
Monthly Fee	FREE	\$2 each card	FREE