



Accounts	Money Market	CD	Regular Savings	Holiday Club	Interest Checking	Direct Checking
Best for you if	You already have some money saved and want access to your money when you need it.	You can afford to put this money away for awhile in exchange for a higher return.	You want to grow your money without high balance requirements.	You want a simple way to save for the holidays.	You carry a larger balance and want to earn interest.	You need a basic checking account.
Interest	Rates that consistently beat the national average. ¹	APYs* that vary by term, from three months to five years. Rates that consistently beat the national average. ¹	Attractive APY for all balances.	Attractive APY	Attractive APY	None
Monthly maintenance fee	None with a minimum daily balance of \$1,000 or a monthly direct deposit of \$25 or more. Otherwise, \$8.	None	None with a minimum daily balance of \$300 or a monthly direct deposit of \$25 or more. Otherwise, \$3.	None	\$10, which is waived with an average daily balance of \$3,000 or a \$5,000 combined daily balance with your Nationwide checking, savings or money market accounts.	\$5, which is waived if you choose direct deposit of \$25 or more.
Minimum opening deposit	\$1,000	\$500	\$50	\$0	\$50	\$50
Online Banking	Free	Free	Free	Free	Free	Free
Account access	Online, phone, ATM or by check. Free ATM card on request.	Online and by phone.	Online, phone or ATM. Free ATM card on request.	Online, phone or ATM. Free ATM card on request.	Online, phone, ATM or by check.	Online, phone, ATM or by check.
Account limitations	Up to 6 preauthorized withdrawals per monthly statement including telephone, online, check or point-of-sale transactions. This limit does not apply to the number of withdrawals you can make at an ATM, by mail or at a branch.	A penalty may apply for withdrawal of funds before CD matures.	Up to 6 preauthorized withdrawals per monthly statement including telephone, online, check or point-of-sale transactions. This limit does not apply to the number of withdrawals you can make at an ATM, by mail or at a branch.		6 free non-Nationwide transactions per month; \$1.50 per transaction thereafter. ²	4 free non-Nationwide transactions per month; \$1.50 per transaction thereafter. ²
Statements	Free online statements; paper statements available at no extra cost.	Free online statements; paper statements available with linked checking account at no extra cost.	Free online statements; paper statements available with a linked checking account at no extra cost.	Free online statements; paper statements available with a linked checking account at no extra cost.	Free online and paper statements.	Free online statements; \$2 paper statements.
Checks	First order of checks free.	Not applicable	Not applicable	Not applicable	Free first order of standard checks or 50% off designer checks.	Free first order of standard checks.
Overdraft protection	Not applicable	Not applicable	Not applicable	Not applicable	Yes when linked to a money market or regular savings account.	Yes when linked to a money market or regular savings account.
FDIC insured³	Yes	Yes	Yes	Yes	Yes	Yes

¹ Source: Informa Research Services, Inc. Calabasas, CA. www.informars.com. All data as of 9/1/09. Although the information has been obtained from the various institutions themselves, the accuracy cannot be guaranteed. Rates based on comparable products and do not include promotional rates.

² Surcharges from ATM owner may apply.

³ FDIC deposit insurance temporarily increased from \$100,000 to \$250,000 per depositor through December 31, 2013.

* APY represents Annual Percentage Yield.

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