



Accounts	Money Market	CD	Regular Savings	Holiday Club	Interest Checking	Direct Checking	E-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.	You want to use your debit card for everyday purchases and earn higher interest on your 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	Attractive APY
Monthly maintenance fee	None with a minimum daily balance of \$1,000. 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.	\$8, which is waived if you have one direct deposit and make 8 debit card transactions per statement period, or if you maintain a combined average daily balance of \$10,000 or more with your Nationwide Bank checking, savings or money market accounts.
Minimum opening deposit	\$1,000	\$500	\$50	\$0	\$50	\$50	\$50
Online Banking	Free	Free	Free	Free	Free; plus free online bill pay	Free; plus free online bill pay	Free; plus free online bill pay
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, check or debit card.	Online, phone, ATM, check or debit card.	Online, phone, ATM, check or debit card.
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	6 free non-Nationwide Bank ATM 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.	Free online statements; paper statements available at no extra cost.	Free online statements; paper statements available at no extra cost.	Free online statements; paper statements available at no extra cost.	Free online statements; paper statements available at no extra cost.	Free online statements; paper statements available at no extra cost.
Checks	3 free convenience checks	Not applicable	Not applicable	Not applicable	Free first order of standard checks or 50% off designer checks.	Free first order of standard checks.	Checks are not included, but can be ordered separately
Overdraft protection	Not applicable	Not applicable	Not applicable	Not applicable	Yes when linked to a savings account.	Yes when linked to a savings account.	Yes when linked to a savings account
FDIC insured³	Yes	Yes	Yes	Yes	Yes	Yes	Yes

¹ Source: Informa Research Services, Inc. Calabasas, CA. www.informars.com. All data as of 5/1/12. 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 Each depositor insured to at least \$250,000.

* APY represents Annual Percentage Yield.

Programs (including, without limit, fees, rates and features) are subject to change without notice.

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