



# PERSONAL CHECKING ACCOUNTS

Our checking accounts deliver in convenience, cost savings and options to meet your needs. Let's find the right solution for you.

## Accounts at a Glance:

	<b>Free Personal Checking</b>	<b>NOW Account</b>	<b>Lifeline 18/65</b>	<b>Rewards Checking</b>
	Bank anytime, anywhere without the worry of fees	Earn interest <sup>4</sup> and initiate withdrawals	Interest-bearing checking to meet your needs at life's various stages	Earn interest whether spending or saving
<b>This account is for you if...</b>	You need a basic checking account with no fees and access to online/mobile tools	You want to boost your money with interest without having to keep a super high balance	You are 18 or younger OR 65 and older and need an account with few restrictions and online/mobile tools	You want to earn interest on your checking account and be reimbursed for foreign ATM fees
<b>Benefits &amp; Features</b>	No monthly fee or minimum balance  Surcharge-free withdrawals at SUM®, MoneyPass® and Allpoint® network ATMs <sup>1</sup>	Interest is earned from the day of deposit  Surcharge-free withdrawals at SUM®, MoneyPass® and Allpoint® network ATMs <sup>1</sup>	No monthly fee or minimum balance  Interest-bearing account  Surcharge-free withdrawals at SUM®, MoneyPass® and Allpoint® network ATMs <sup>1</sup>	No monthly fee  Interest is earned on the average daily balance of the account  Foreign ATM fees can be reimbursed up to \$20  Surcharge-free withdrawals at SUM®, MoneyPass® and Allpoint® network ATMs <sup>1</sup>
<b>Limits and Fees (and how to avoid them)</b>	\$10 required to open the account  No monthly fee to worry about!	\$100 required to open account  \$8 monthly fee can be avoided by keeping a balance of \$500 or more the entire month OR at least one direct deposit <sup>4</sup>	\$10 to open account No monthly fee to worry about!	Account requirements to earn 2.00% APY <sup>3</sup> and up to \$20 foreign ATM surcharge fees reimbursed. (If criteria not met, account will earn 0.01%)
<b>How to open</b>	Open online or visit one of our branches!	Open online or visit one of our branches!	Visit one of our branches!	Open online or visit one of our branches!



## About Rewards Checking

Account requirements to earn 2.00% APY<sup>3</sup> and up to \$20 foreign ATM surcharge fees reimbursed. If criteria not met, account will earn 0.01% interest:

- Online Banking enrollment
- eStatement enrollment
- Minimum of 12 debit card purchases processed as a credit card in the statement cycle over \$10 each
- Direct deposit minimum \$100 in the statement cycle

## All checking accounts have access to the following:

- ATM/Debit Card<sup>2</sup>
- Free online/text/app banking
- Free online bill pay
- Surcharge-free withdrawals at over 75,000 ATMs (SUM®, MoneyPass® and Allpoint® network ATMs. Non SUM®, MoneyPass® and Allpoint® ATM networks may charge a separate fee.)
- MX Personal Financial Management
- Free mobile deposit

<sup>1</sup> Surcharge-free withdrawals at SUM®, MoneyPass®, Allpoint® network ATMs

<sup>2</sup> The Bank charges \$20.00 for a replacement ATM or debit card.

Balance	Interest Rate	APY <sup>3</sup>
\$0.00 - \$15,000.00	1.98%	2.00% APY <sup>3</sup>
\$15,000.01+	0.01%	2.00% - 0.01% APY <sup>3</sup>

<sup>3</sup> The Annual Percentage Yield (APY) is 2.00% as of 2/15/22. Balances up to and including \$15,000.00 will earn an APY of 2.00%, balances in excess of \$15,000.00 will earn an APY of 2.00%-0.01%. If you do not meet eligibility requirements during the statement cycle, the rate paid on your account on the entire balance will be 0.01% with an APY of 0.01%. Minimum balance to open the account is \$10. To be eligible for the interest rates and APYs, and receive up to \$20 reimbursement for foreign ATM fees, you must meet the following requirements during statement cycle: enrollment in online banking and eStatements, a direct deposit of at least \$100, 12 debit card purchases processed and posted as a credit card with a minimum of \$10 per transaction. Rate is subject to change. Fees may reduce earnings.

<sup>4</sup> If minimum of \$10 is in account during the monthly statement cycle then interest is earned from the day of deposit, and paid monthly. If balance maintained during entire monthly statement cycle is \$500 or greater or a direct deposit is received into the account monthly. If neither, an \$8 monthly service charge fee and \$0.20 per check fee will be assessed.

All deposits insured in full by FDIC and DIF.

