Secure Checking

INTEREST* BEARING CHECKING ACCOUNT

CHECKING & SAVINGS

Monthly Pricing Options:

- **✓** \$10
- ✓ \$8 by receiving your monthly bank statement via email
- ✓ \$0 with an minimum daily balance of \$1,500 or more
- √ \$0 with an average balance of \$10,000 or more in any combination
 of this account and other qualifying deposit accounts**
- Online Banking and Online Bill Pay
- Mobile Banking with Mobile Deposit***
- Images of Checks and Deposits
- IDProtect®,1 Identity Theft Protection and Monitoring
- Cell Phone Protection²

\$100 minimum to open or Direct Deposit

*Must maintain a minimum average collected balance of \$1,500 to obtain the disclosed Annual Percentage Yield (APY). Rates are subject to change at any time at our discretion. Fees may reduce earnings. Please consult your Relationship Banker for current rates.

**Qualifying accounts where you are the primary owner consist of any of the following: Personal Checking, Savings, CD, Money Market and IRAs. "Goals" accounts in online or mobile banking do not qualify.

***Wireless carrier fees may apply.

¹Benefits are available to personal checking account owner(s), their joint account owners and their eligible family members. Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) of the account holder who are residents of the same household.

²Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. Please refer to the actual Guide to Benefit for complete details of coverage and exclusions. Coverage is provided through the company named in the Guide to Benefit. Not FDIC Insured, Not Bank Guaranteed, Not insured by any Federal Government Agency.

RELATED ACCOUNTS

- FREEDOM CHECKING
- ULTIMATE CHECKING
- SAM CHECKING Students Smart About Money



