

# Different checking accounts for different needs!

Rewards Checking FAST Checking Classic Club (55+) New Beginnings  
Business & Organizations Rewards Checking

## The Checking Account that Pays

Earn **3.04% APY\*** on the money in your checking account and ATM fee refunds up to \$25/month!\*\* It's simple as:

1. Having 12 debit card purchases post and settle to your account monthly
2. Have a direct deposit or an automatic payment from your account
3. Receive electronic statements (eStatements) instead of paper

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**\*APY = Annual Percentage Yield. \*\*Available to personal accounts. One account per person. If qualifications are met each month, the following will be credited to the account the following month: (1) Domestic ATM fees incurred will be reimbursed up to \$25 (\$4.99 per single transaction; for an individual ATM fee of \$5.00 or higher an ATM receipt must be presented for reimbursement within 60 days); (2) Interest earned, see current Rate Addendum and Disclosures. Qualifying transactions must post and settle to your account during the calendar month. ATM-processed transactions do not count toward qualifying debit card transactions.**

FAST Checking

**All the convenience, none of the fees.**

You get:

- Debit card
- Access to thousands of [fee-free ATM's nationwide](#)

- Unlimited check writing
- [Free Online Banking](#)
- No monthly fees!

Classic Club (55+)

## **Your [Classic Club Savings](#)’ Best Friend**

Enjoy more exclusive benefits, including:

- Free check cashing
- 5 Free uses of QuickFone/Audio Response
- Free teller (cashier) checks
- Free money orders

New Beginnings

## **A fresh start**

Have you experienced problems with previous checking accounts? Maybe reported on ChexSystems, but you’ve paid, disputed or resolved the issue. Or if you have the money and need an account to pay it off by check, we’re here to help!

With this account, you get:

- ATM Card
- Chance to upgrade to another checking account after remaining in good standing for a year

Business & Organizations

Looking to open an account for your business, organization, or even school?  
This is the account for you!

You get:

- Unlimited Check Writing
- Earn dividends\*

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Checking Account Rates (Current as of Aug 05, 2019)

| <b>Account</b>            | <b>Minimum</b> | <b>Dividend<br/>Rate<sup>^</sup></b> | <b>Annual<br/>Percentage Yield<br/>(APY<sup>^</sup>)</b> |
|---------------------------|----------------|--------------------------------------|--|
| Rewards                   | \$0.05         | 3.00%                                | 3.04%  |
| Elite                     | \$5,000        | 0.05%                                | 0.05%  |
| Classic Club (age<br>55+) | \$5,000        | 0.05%                                | 0.05%  |
| Organization              | \$5,000        | 0.05%                                | 0.05%  |
| Business                  | \$10,000       | 0.05%                                | 0.05%  |

<sup>^</sup>APY = Annual Percentage Yield and is based on minimum balance and other qualifications met. This may differ from account statement, which will show the actual Annual Percentage Yield Earned (APYE). Fees may reduce earnings. Dividends paid monthly. See specific account disclosures for more detailed information.



What you  
need



Make an  
appt!



559-584-0922

## Reorder Checks

Two easy ways to reorder checks!

1. Stop by one of [our branches](#)
2. Order directly from [Harland Clarke](#)