

# Get \$400 When You Switch!

## Need more reasons to switch to a Citadel Checking Account? Here are three.

1. **Get up to a \$400 Bonus.** Earn up to \$400 cash when you switch to Citadel. Open a checking account with a direct deposit of at least \$500, and earn \$300. Plus, earn an extra \$100 when you open a **Citadel Credit Card** (/bank/credit-cards) or **High Yield Savings Account** (/save/high-yield-savings-account).
2. **A FREE Checking Account** —that's actually FREE. Many banks charge a steep fee if your checking account balance falls below a minimum balance. We're not like most banks. Our **FREE Checking Account\*\*** (/bank/checking-and-debit-cards/free-checking) features no minimum balance and no monthly fee.
3. **Banking on your schedule.** Bank 24/7 with Citadel's easy-to-use **digital tools**. (/bank/online-and-mobile-banking/online-and-mobile-banking-tools) Easily deposit checks on-the-go with the **Citadel Mobile App** (/bank/online-and-mobile-banking/mobile-banking-app), manage your accounts online or with your mobile device, and make payments quickly with digital wallets. You can also sign up for account alerts to receive texts about your account.

## Everything You Expect from a Checking Account (and more!)

- \$0 fraud liability and **text or email alerts** (/bank/online-and-mobile-banking/account-alerts)
- Citadel Debit Mastercard® for ATM usage and for purchases wherever Mastercard is accepted
- Citadel's **Online Banking** (/bank/online-and-mobile-banking/online-and-mobile-banking-tools) and **Mobile App** (/bank/online-and-mobile-banking/mobile-banking-app)
- **Digital Wallet** (/bank/online-and-mobile-banking/digital-wallets) access with Apple Pay, Samsung Pay, and Google Pay

Plus, up to a \$400 Bonus!

## It's FAST and EASY to Switch!

- **Compare any of our checking accounts** (/bank/checking-and-debit-cards) and open online today
- Stop by any **Citadel branch near you** (/about-citadel/locations-near-you)
- Call us at (877) 780-1615 (tel:877-780-1615)

## Hear From Our Customers

Chat Now!

## Customers Come First

“It is always a pleasure dealing with Citadel. The staff is friendly and courteous. My questions are always answered quickly with assurance. I am happy with service. Thank you Citadel for you putting the customer first.”

*Diane B.*

[WHY CITADEL? WE'RE DIFFERENT. REALLY. \(/ABOUT-CITADEL/WHY-CITADEL\)](#)

Chat Now!

## \*Checking Account Disclosures

### Hide \*Checking Account Disclosures

\*All standard account requirements apply. The Cash Bonus offer may not be combined with any other offer. Offer available to new checking customers only. Customer must not have closed a Citadel checking account within the last 12 months and/or received a checking sign-up bonus or award previously. Limit one offer per household per lifetime. To qualify for \$300 Cash Bonus, a direct deposit of \$500 or more must post to new checking account within 60 days of account opening. Direct deposit transactions are limited to payroll, social security, and government benefits. For the additional \$100 Cash Bonus, checking Cash Bonus offer requirements must be met, and customer must open any Citadel credit card with a limit of at least \$1,000 and/or open a Citadel High Yield Savings account. Minimum balance required to open Citadel High Yield Savings - \$10,000. Minimum balance required to open Citadel High-Yield Savings - \$10,000 from funds not currently held in accounts at Citadel. Minimum balance must be maintained in the High Yield Savings account for at least 30 days after account opening in order to receive the additional \$100 bonus. Limit one additional \$100 Cash Bonus per account. Must be a PA resident to qualify for the promotion.

To receive Cash Bonus(es), customer must contact Citadel by calling (877) 780-1615 or [visiting a branch \(/about-citadel/locations-near-you\)](#) after completing requirements for each bonus. Checking account must be open for 60 days before Cash Bonus is awarded. Cash Bonus will be awarded after sixty days, once Citadel confirms the requirements have been met. Account must be in good standing at time of incentive processing in order to receive Cash Bonus. Cash Bonus must be requested within 60 days of meeting the promotion requirements. Cash bonus may be reported on a 1099-INT. This limited time offer may be withdrawn or changed at any time.

\*\*Other checking types also available. Citadel's STAR Checking: \$7 monthly service fee waived if one of the following criteria is met: average daily balance of \$500 or combined household deposit, investment and loan balance of \$10,000. Citadel's Premiere Checking: \$17 monthly service fee waived if one of the following criteria is met: average daily balance of \$5,000 or combined household deposit, investment and loan balance of \$25,000.

Information accurate as of 07/31/2018 and subject to change. A \$5 monthly inactivity fee will apply if there is no activity on any Citadel account for one year – this fee is waived if combined balance of all deposit accounts is \$500 or more. Fee does not apply to primary account holders less than 13 years of age. Inactivity is defined as a 365 day period during which there were no customer-initiated transactions on any Citadel account.

Fees may reduce earnings. Federally insured by NCUA.

**Routing #**  
231380104

**Branch Hours:** 8:30 a.m. - 5 p.m. Mon - Thurs  
**Friday:** 8:30 a.m. - 7 p.m.  
**Saturday:** 9 a.m. - 2 p.m.

Chat Now!