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It pays to become a Member!



Intelligent Checking Benefits:

- 2.59% APY Checking
- FREE Chip Debit Card
- NO Min. Balance Required
- \$5.00 ATM Fee Reimbursement

- FREE Mobile App
- FREE People Pay
- FREE External Transfers
- FREE Online Banking

- FREE Bill Payer
- FREE Apple Pay™
- FREE Samsung Pay™
- FREE Android Pay™

***Account Bonus Terms & Conditions:** Receive a \$250 bonus when you open a new Intelligent Checking account online, and maintain a balance of at least \$1,500 for a qualification period of 90 days. After the qualification period, a credit of \$250 will be made to your Intelligent Checking account within 10 days if your account is in good standing, and the balance requirement has been met. This offer is not available to existing Intelligent Checking Account Members and we reserve the right to decline those who have had an Intelligent Checking account within the last 12 months. Offer is only available to persons in IC's Field of Membership ([/about-us/locations-contact-us](#)), and cannot be combined with any other offer. Offer may be withdrawn at any time and is valid for online account opening only. You must be 18 years or older to open an online account. This is a one-time bonus offer, per person. The bonus is considered interest and therefore will be reported to the IRS on Form 1099-INT.

Intelligent Checking Disclosure: **Earn 2.59% Annual Percentage Yield (APY) on balances up to and including \$15,000 when qualifying requirements are met. Balances of \$15,001 and over, after qualifying requirements are met, will earn .25% APY. Minimum amount to open Intelligent Checking is \$5 and available for personal accounts only. Qualifying requirements must be met during each monthly statement cycle to earn APYs. Qualifying requirements are: 12 debit card purchases, e-statements,

direct deposit or one ACH transaction per statement cycle. ATM fees will be refunded up to \$5 per statement cycle when qualifying requirements are met. If qualifying requirements are not met, account will earn 0.05% APY and ATM fees will not be refunded. Any non-refunded ATM fees may reduce earnings. Rates effective as of 6/26/18 and are subject to change without notice.

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