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Checking

Traditional Checking

A truly FREE Checking Account

Guardian's **FREE** Checking account is totally **FREE** with no hidden fees! Nothing beats Free!

Premier Checking

Premier Checking allows you to earn dividends at a higher rate than a traditional checking on balances maintained in the account. With this account, a balance of \$5,000.00 must be maintained at all times in order to waive the monthly service fee of \$10.00 per month.

- No monthly service fee (If balance of \$5,000.00 is maintained at all times)
- Free E-statements
- Free Instant Issue Debit Card
- **24/7 account access** with Guardian's free convenience banking services. (see services tab)
- Free Notary Service
- Overdraft Protection
- 1 Box of **FREE** checks per year
- Refund up to 4 ATM Fees per year for use of an ATM not on CU 24 Network

Common Cents Checking

The Common Cents Checking account is the **automatic** way to save. Every time you swipe your debit card your total is rounded up to the next dollar amount and the "change" is put into a special savings account. You are saving money without thinking about it. But that is not all; you can also make money with this checking account. Guardian will match the total rounded up amount in the special savings account* by 50% the first 30 days and 5% every month after that, up to \$300 per year. Dividends are paid quarterly on the special savings account.

- Special Savings account earns interest at same rate as a Traditional Savings account.