



Checking

Word is getting around about the benefits of a Class Act FCU checking account. If you're tired of paying high monthly service fees on your current checking account, then open a Class Act FCU checking account and start enjoying the Credit Union difference!

Honors Checking

Class Act FCU is proud to offer a free checking account that is sure to make your money smarter.

- Earn 4.0% APY*
- Up to \$25 per month in ATM fee refunds – including those from other financial institutions.
- No minimum balance
- No monthly fee
- Free online banking and bill pay
- Free mobile banking with SnapDeposit

It's time to move up to Honors Checking and earn 4.0% APY* on your checking account for things you already do. There are 3 simple requirements to qualify for Honors Checking:

If you meet all these requirements, you will be placed on our Honor Roll, which means your Honors Checking will earn 4.0! You will also be refunded ATM fees from any ATM** that you were charged throughout the month. It doesn't get any easier than that! Call us today to get on the Honor Roll!

1. At least 10 debit card transactions with an aggregate amount of greater than \$200 per month
2. 100% Direct Deposit from payroll or retirement plan.
3. Log into home banking at least once during the month and receive e-statements.

**4.0% Annual Percentage Yield paid monthly on balances up to \$5,000. Balances over \$5,000 will earn the higher tier Share 1 dividend rate when requirements are met. If requirements are not met, the entire balance will earn the lower tier Share 1 dividend rate. Requirements must be met to receive ATM fee refunds. Rates & terms as of September 1, 2015 and are subject to change. Must qualify for checking account. Personal accounts only. All requirements must be met before month-end processing (on last business day of month) to earn higher dividend rate and ATM fee refunds. Transactions not posted by the last business day of the month will count toward the following month's requirements. Only one Honors Checking account per member. ATM fee refunds up to \$25 per month when requirements are met. Does not apply to ATMs outside the US.*

STUDENT HONORS CHECKING

You'd expect the very best student checking account from an education-based credit union, and that's what students get with Student Honors. Students ages 16 to 24 earn rewards of high yield interest, and ATM fee refunds simply by meeting basic usage requirements. They even get one "Oops!" fee forgiveness per year. And to help them get off on the right foot, we'll even make their first \$25 deposit free just for opening a new Student Honors checking account.

Students get all this:

Free initial \$25 Deposit
2.0% APY* interest paid monthly
Fees refunded from any ATM*
1 "Oops!" NSF fee refund* per year
No minimum balance
No monthly service fee
Free Online Banking & Bill Pay
Free Mobile Banking
Free SnapDeposit

Simply for doing this!

Choose e-Statements
Make 5 debit purchases (over \$100 total)
Login to home banking or mobile app.

**2.0% Annual Percentage Yield paid monthly on balances up to \$5,000. Balances over \$5,000 will earn the higher tier Share 1 dividend rate when requirements are met or the lower tier Share 1 rate if requirements are not met. All requirements must be met before month-end processing on last business day of month. Transactions posted after that time will count toward the following month's requirements. Rates & terms as of August 1, 2015 and are subject to change. Must qualify for checking account. Students only. Personal accounts only. Only one Student Honors Checking account per member. ATM fee refunds up to \$12.50 per month when requirements are met. Does not apply to ATMs outside the US. "One "Oops!" refund per year (rolling 12 months) upon request. Ages 16 to 24 only. Under 18 requires signature of parent or guardian. Account converts to Honors Checking at age 25.*

Service, Service...

Service to our members is our number one goal. Check out all of the benefits that come with all of our checking accounts!

- No Per Check Charge