



FINANCIAL RESOURCES

Personal Checking Accounts

We offer some of the best personal banking deposit rates in our market.

[View Current Rates](#)

We offer a variety of personal checking accounts to suit your individual needs!

All of URSB's checking accounts include free online banking, mobile banking, bill pay, and more!

Choose from one of the great checking account options below, open a URSB Kasasa Checking or Savings Account online or stop by to open your account!



URSB's Kasasa Cash[®]

Get paid to bank with us with URSB's free Kasasa Cash checking — earn really high interest and refunds on ATM withdrawal fees, nationwide.

- 3.00% APY on balances up to \$20K
- Online account opening
- Refunds on ATM withdrawal fees, nationwide
- No monthly service fee
- No minimum balance to earn rewards

[Learn More](#)



URSB's Free Kasasa Cash Back[®] Checking

Get paid to go shopping with URSB's free Kasasa Cash Back checking — earn cash back on debit card purchases and refunds on ATM withdrawal fees, nationwide.

- 2.50% cash back on debit card purchases
- Online account opening
- Refunds on ATM withdrawal fees, nationwide
- [URSB's free Kasasa Saver[®]](#)
- No monthly service fee
- No minimum balance to earn rewards

[Learn More](#)



URSB now offers overdraft protection

You can link your Statement Savings account to your primary checking account, and we will use available funds in the linked account (in increments of \$100) to cover your transactions if you don't have enough money in your checking account.

Stop in and speak with one of our Banking Professionals to find out more!





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Platinum Checking

The Platinum account is ideal for those looking to earn more from their Checking Account.

- ✓ \$5,000 minimum deposit to open an account
- ✓ \$5,000 minimum balance to avoid monthly service fee of \$5
- ✓ Tiered interest rates based on account balance
- ✓ Unlimited check writing
- ✓ \$1 minimum balance to obtain annual percentage yield ([See rate table](#) for complete APY information)
- ✓ Debit MasterCard available



Money Market

Have excess funds you want to put to work? Choose our Money Market Account. It's great for when you only require occasional access to funds, but want continual access to rewards!

- ✓ \$500 minimum deposit to open an account
- ✓ \$500 minimum balance to avoid monthly service fee of \$5
- ✓ Tiered interest rates based on account balance
- ✓ \$1 minimum balance to obtain annual percentage yield ([See rate table](#) for complete APY information)
- ✓ 6 preauthorized withdrawals/transfers/checks/debit card or similar transactions per month



NOW Checking

Our most versatile account, NOW checking is the perfect tool for your daily spending.

- ✓ \$50 minimum deposit to open an account
- ✓ \$50 minimum balance to avoid monthly service fee of \$5
- ✓ No minimum balance for customers over 55 years of age
- ✓ \$1 minimum balance to obtain annual percentage yield
- ✓ Unlimited check writing
- ✓ Debit Mastercard available



New Jersey Consumer Checking

- ✓ \$50 minimum deposit to open an account
- ✓ Account must maintain a minimum balance of \$1.00 to remain active
- ✓ Eight free checks per statement monthly statement cycle, additional checks paid in excess of 8 checks at \$.50 per check
- ✓ Unlimited number of deposits
- ✓ Monthly service charge
- ✓ There is a nominal charge for imprinted checks





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Plus, we'll donate an additional \$100 to a civic or non-profit organization of your choice!**

- ✓ \$500 minimum balance to avoid monthly service fee of \$7.50
- ✓ Debit Mastercard available
- ✓ Unlimited check writing
- ✓ No monthly maintenance fee
- ✓ If no civic organization is selected, the funds will be donated to the Wounded Warrior Project®

State-of-the-Art Debit Cards

CARD VALET: New app for added Debit Card Protection

It's easy to sign up! Using your Apple or Android phone download the Card Valet (Fiserv) App to your phone!

- ✓ Receive alerts whenever your card is used
- ✓ Establish transaction controls for dollar amount limits, merchant categories, transaction types and geographic locations
- ✓ Set limits for spending
- ✓ Turn your debit card "off" if it's lost or stolen
- ✓ See cardvalet.com for further information and feature

URSB's Debit Cards Have been updated to the latest chip technology

Here are some of the great advantages to the new cards!

- ✓ Accurate and "real time" account balance information
- ✓ Immediate access to direct deposits
- ✓ "Chip" technology provides an added layer of security and greater protection against fraud

It's Easy to Move Your Accounts

Using ClickSWITCH

Open an Account Today!

Contact Us

Order Personal Checks Online

*APY= Annual Percentage Yield





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purposes. There is no monthly maintenance fee. The checking account is subject to rules, fees and restrictions as governed by the account disclosure signed at account opening. This offer is subject to change at any time without notice.

Checking Accounts

- URSB's Kasasa Cash® Checking
- URSB's Kasasa Cash Back® Checking
- Platinum Checking
- Money Market Checking
- NOW Checking
- New Jersey Consumer Checking

Mobile Banking

- Click here for the app on Google Play
- Click here for the app on the iTunes App Store

Main Office

11-15 Cooke Avenue
 Carteret, New Jersey 07008
 P: 732-541-5445
 F: 732-541-5446

Click for directions

Top 200 Healthiest Banks in America



Rated 5-Stars by Bauer Financial

