

## **Choice Rewards Checking**

Looking for an account that you can have **ZERO Fees**? Choice Rewards allows you to have **ZERO Fee** checking by rewarding you with credits to cancel out or reduce the low monthly maintenance fee.\*\* Choice Rewards is a great basic account with no minimum balance required and comes with free perks like online banking, mobile banking and mobile deposit that let you bank on your schedule.

## Get \$50 when you open a new Choice Rewards Checking account\* by

Feb. 28, 2017!

## **Summary**

**Choice Rewards Checking features:** 

**ZERO Fee Checking** (if qualifiers are met monthly)

No minimum balance requirements

Unlimited check writing/unlimited monthly transactions

How to make it a ZERO Fee or reduced fee account:

Reduce or avoid the \$5 monthly maintenance fee by earning relationship credits:\*\*

\$2 off your fee each month you receive an ACH credit

\$1 off your fee each month you receive e-statements

\$1 off each month you use your debit card at least 5 times

\$1 off each month you maintain a Neighborhood National Bank savings account

\$1 off each month you hold a Neighborhood National Bank <u>CD</u>

\$1 off each month you have a Neighborhood National Bank loan

## Our Neighborhood National Checking Accounts offer:

Free online banking

Bill pay

First 20 payments per month free, \$0.50 per payment thereafter

Free mobile banking & mobile deposit

Free text and email alerts\*\*\*

Free E-Statements

Free MasterCard® debit card with free UChoose Rewards®

Direct deposit

Online check ordering

Nationwide surcharge-free ATM usage via MoneyPass® and In Balance® ATM networks

\$50 minimum deposit to open

<sup>\*</sup>To qualify for your \$50 bonus, you must open a new Choice Rewards checking account with a minimum opening deposit of \$100 (not including the \$50 bonus) by February 28, 2017. In addition, the account must be open for 60 days with a direct deposit to that account.

Choice Rewards Checking Account | Mora, MN - Alexandria, MN - North Branch, MN | Neighborhood National Bank

After the 60 days, the \$50 bonus will be deposited to the account. Limit one \$50 bonus per household. Customer will be sent a 1099 for \$50 at year-end.

\*\*Use your rewards to offset the \$5 monthly maintenance fee. (Maximum \$5 in credits.)

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<sup>\*\*\*</sup>Cellular carrier charges may apply.