

We care about our members livelihood, so we have put together an outstanding checking account to help you earn the most on the account you use the most! Introducing the Interest Rewards Checking Account! If you meet the minimum requirements, you can earn up to 3.0%APY (annual percentage yield, compounded monthly) on balances up to \$10,000 and receive up to \$25 of ATM fees refunded monthly. It is a simple process and easy to accomplish the necessary steps.

- No Minimum Balance required
- Direct Deposit required - (if employer does not offer, an electronic deposit will suffice, try using our mobile deposit or set up an electronic transfer from another financial institution).
- eStatements required - ecologically friendly and safer way to get your account information.
- 15 Debit Card transactions required monthly - online or at retail establishments.
- If requirements are met, then the monthly reward is - 3.0%APY interest is paid on entire balance up to \$10,000, .20%APY on balance over \$10,000. and a refund for up to \$25 in



ATM fees incurred.

https://www.cudenver.com/wp-content/uploads/2017/03/graphic_interest-rewards.png

- It's free - no fees to have the account & no penalties to not hitting the requirements.
- If you don't meet the requirements, you will only earn .05% interest, but then you have the whole next month to reach the rewards!
- Monthly Statements will spell out if you have made the requirements or not. The timing of debit card transactions hitting your account are not in the control of the credit union.

It is recommended that you manage the Interest Rewards Checking Account in your online banking and through the mobile application for your mobile device. Did you know that you can set up alerts to be sent to you via text or email when there is activity on your account? Another great way to manage your account and help you be successful with your personal finances. We hope you find this helpful and share with your friends and family.

Friends and Family
YOU GET

\$25

AND THEY GET \$25!

Tell your friends and family about the wonderful new addition to our checking account lineup. Utilize our Friends and Family referral promotion at the same time and you will make \$25 and so will your referral. Everyone wins! Interested? Complete this [fillable form](https://www.cudenver.com/wp-content/uploads/2017/03/Friends-Family-Fillable_3-16-1.pdf) (https://www.cudenver.com/wp-content/uploads/2017/03/Friends-Family-Fillable_3-16-1.pdf) and return it to C•U•D through the mail, fax or [secure portal](https://securemail-cudenver.com/s/login?b=cudenver) (<https://securemail-cudenver.com/s/login?b=cudenver>). Let us know if you have any questions. We are here to help!

A Prime Share (savings) account with a \$5.00 deposit is required for membership prior to opening a checking account.

Experience Smart Banking – Call 303.239.1150 or 800.279.3288 today

Apply Today!

EXISTING MEMBERS ([HTTPS://WWW.CUDENVER.COM/WP-CONTENT/UPLOADS/2016/06/ADD-CHECKING-ACCOUNT-EXISTING-MEMBERB-6-2016.PDF](https://www.cudenver.com/wp-content/uploads/2016/06/ADD-CHECKING-ACCOUNT-EXISTING-MEMBERB-6-2016.PDF))

NEW MEMBERS ([HTTPS://CS.LOANSPQ.COM/CONSUMER/LOGIN/DEFAULT.ASPX?LENDERID=ACCF917763054A09ADDE84FECADD0146](https://cs.loanspq.com/consumer/login/default.aspx?LENDERID=ACCF917763054A09ADDE84FECADD0146))

Checking With Interest

Checking with Interest earns interest without any bells and whistles to have to pay attention to. This is perfect for the right person with the right situation. There are a couple of details to be aware of:



- Minimum balance \$1,000*
- Interest paid on daily balance of 0.10%APY when account is kept above minimum for the month.
- Plus all the benefits of No Minimum Balance Checking...see below.

But wait, there's more...

With any account that gives back interest to our members, they always have a little fine print that goes with it. We have kept it big so you don't have to squint!

*If the daily balance should drop below \$1,000 at any time during the month, the account will be charged a fee (as disclosed on the Fee Schedule) for that month, and the account will not accrue interest for those days where the balance is below \$1,000. Interest will be calculated daily, compounded and credited monthly. [Check out our Rates \(https://www.cudenver.com/services/rates/\)](https://www.cudenver.com/services/rates/). Interest is paid on the entire balance provided the minimum amount of \$1,000 is maintained on the account. Accrual of interest will begin on cash and non-cash deposits on the business day you deposit them to your account. Accrued interest will be credited to the account upon account closure.

See, that wasn't so bad, right?

Apply Today!

EXISTING MEMBERS ([HTTPS://WWW.CUDENVER.COM/WP-CONTENT/UPLOADS/2016/06/ADD-CHECKING-ACCOUNT-EXISTING-MEMBERB-6-2016.PDF](https://www.cudenver.com/wp-content/uploads/2016/06/ADD-CHECKING-ACCOUNT-EXISTING-MEMBERB-6-2016.PDF))

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No Minimum Balance Checking

We believe everyone has the opportunity to succeed and part of that is offering our **free** No Minimum Balance Checking Account (share draft account with no minimum balance required) and receive multiple benefits to help you manage your monies.



Credit Union of Denver's Routing Number is #307075259

These tools and benefits make this **free** No Minimum Balance Checking Account one of the most valued around!

- No Minimum Balance
- **Free** [Direct Deposit \(https://www.cudenver.com/personal/online-bill-pay/\)](https://www.cudenver.com/personal/online-bill-pay/)*