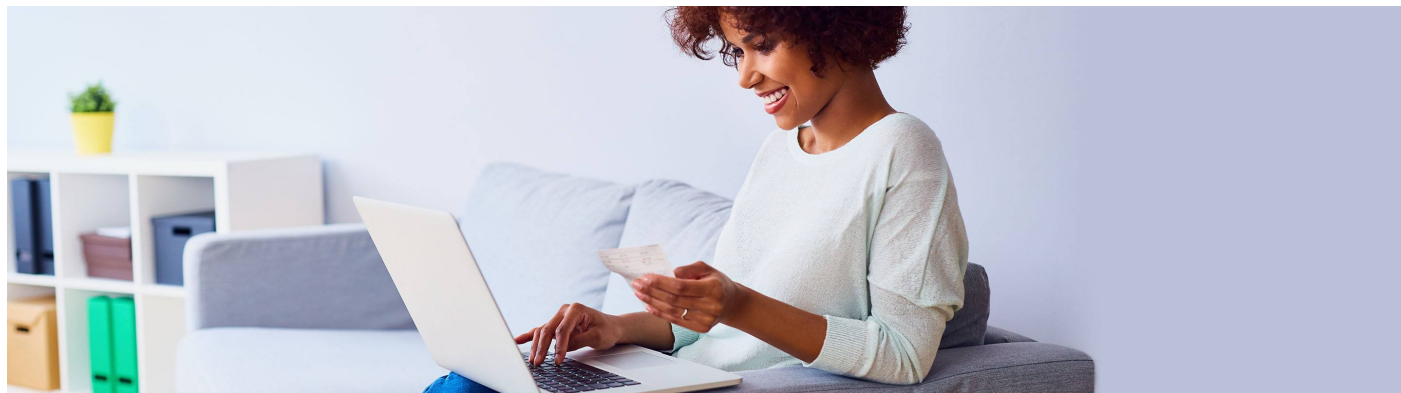




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## My Banking Direct Checking



**When you open a My Banking Direct Checking Account  
you can earn up to \$150\***

**Just complete each of these steps:**

**\$50**

When you complete 6 debit card point of sale transactions  
of \$10 or more

**\$50**

When you set up and make 3 online bill payments of \$10 or more for two consecutive months.

**\$50**

When you set up and receive qualifying direct deposits totaling \$500 or more for  
two consecutive months.

## Account Features

- › \$1,500 to open
- › No minimum balance required
- › No monthly maintenance fees
- › First free order of checks<sup>1</sup>

## Simplify your banking

- › Free My Banking Direct Visa® debit card, with:
  - › Free ATM and POS (point of sale) transactions
  - › Surcharge rebates on foreign ATMs - up to \$10 a month for balances up to \$24,999 and unlimited with balances of \$25,000 or more<sup>2</sup>
- › NYCB Online and NYCB Mobile with mobile deposit<sup>3</sup>
- › View e-Statements and e-Documents

## Save more with Sweep

Sweep Functionality<sup>4</sup> - select the balance you want to maintain in your My Banking Direct Checking account, and our sweep service will automatically transfer or "sweep" the funds that are over that pre-selected balance amount from your checking account, into your My Banking Direct Money Market (/Products/MoneyMarket) or Earn>More Money Market account each day.

## How to open an account in just minutes.

1. **Input your info** - Provide your name, address, phone, email and social security number or Tax ID.
2. **Fund the account** - Transfer funds electronically from an internal account here or an external account at another bank.
3. **You're all set** - Decide whether or not you'd like a debit card, checks and set up the sweep option to your My Banking Direct Money Market account.

## Let's Get Started

[APPLY NOW \(HTTPS://APPS.MYBANKINGDIRECT.COM/ENROLL/APPLICATION/STEP1.ASPX\)](https://apps.mybankingdirect.com/enroll/application/step1.aspx)

\* For consumers only. Offer available 4/1/2017 - 5/31/2017. To earn up to \$150 bonus you must open a new My Banking Direct Checking account with a minimum of \$1,500. All requirements must be met and all activities must post to the My Banking Direct Checking account within 90 days of account opening to qualify. **Debit Card:** Get \$50 when you complete 6 debit card point of sale (POS) transactions of \$10 or more. If the POS transaction is considered a debit, there may be a fee. Please refer to the Schedule of Fees received at account opening. **Bill Pay:** Get \$50 when you set up and make 3 online bill payments of \$10 or more for two consecutive months. **Direct Deposit:** Get \$50 when you set up and receive qualifying direct deposits totaling \$500 or more for two consecutive months. A qualifying direct deposit is a recurring direct deposit of a paycheck, pension, Social Security or other governmental benefit. Once each condition is met, each bonus will be credited to the My Banking Direct Checking account within 10 business days, and may be reportable to the Internal Revenue Service (IRS). Account must be opened with funds not currently on deposit with the Bank. Offer is not available to existing checking account owners or those whose accounts have been closed within 180 calendar days or closed with a negative balance. Bonuses only eligible on one checking account per household. This offer is subject to change at any time and cannot be combined with any other offer.

<sup>1</sup> Available on Variety 50 single package only.

<sup>2</sup> When using your My Banking Direct (MBD) Checking debit card at ATMs not owned by the Bank, if the monthly average balance of your MBD Checking account or the combined monthly average balance of your MBD Checking account and the MBD Money Market Checking or Earn>More Money Market account is equal to or greater than \$25,000.00, all ATM operators' surcharges will be refunded. If the average monthly balance of your account(s) described above is below \$25,000.00, ATM operators' surcharges will be refunded up to \$10.00. The rebate only applies to those fees assessed for ATMs within the United States. The surcharges assessed will be determined at the end of the statement cycle and will be credited to your MBD Checking Account during the next statement cycle. For example, surcharges assessed during your June-July statement cycle will be refunded and appear on your July-August statement. If your MBD Checking account is closed before the end of the cycle, the surcharge rebate is forfeited.

<sup>3</sup> NYCB Mobile is available for those enrolled in NYCB Online, however not all online features may be available through the mobile app. Standard messaging and data rates may apply.

<sup>4</sup> Funds over your pre-selected available balance amount in your My Banking Direct (MBD) Checking account at the end of each business day will automatically sweep (transfer) to a higher yield account of your choice such as the MBD Money Market Checking account. Prior to selecting the available balance amount to be retained in the MBD Checking account, be careful to ensure that enough money is available in the account at all times to cover the items that you write and/or authorize. To transfer funds back to your checking account, you must sign on to NYCB Online and make the transfer manually (subject to certain restrictions). Should the sweep cause insufficient funds for in clearing items (checks, ACH debits, etc.), you are responsible for all possible fees. The sweep service will remain in effect until changed or terminated. You or the Bank may terminate the sweep service upon written notice of termination to the other party. To change or terminate the service, sign on to NYCB Online, select "Messages" at the top right corner of the page to send a Secure Message request. Please allow three business days for the change or termination to be processed.

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