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Digital Banking

Checking Accounts

*Get Up to \$200 to Refer Your Friends to Connexus Checking**

All They Have to Do is Open a Qualifying Account*

Apply Now



Call 800.845.5025

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Get Paid to Refer Your Friends to Connexus

If you refer a friend to Connexus, and your friend opens an Xtraordinary or MyRewards Checking Account, you'll both get \$50*. In fact, you can refer up to four friends for a total of \$200*. And it's easy! All your friends have to do is use promo code RAF50, choose "Referral" when asked how they heard about the product, and enter your name when asked who referred them. Share the love today!

4 Reasons to Use Connexus Checking

No matter where you have a Checking Account, moving it to Connexus is easy. But why switch?

Yields as High as 1.75% APY¹

The average checking yield among the largest banks is just 0.04% APY⁶.

54,000+ Surcharge-Free ATMs

Wherever you are, there's an in-network ATM nearby.

Connexus Digital Banking

You get free access to one of the most innovative digital banking platforms

Best Credit Union of 2018

NerdWallet listed Connexus among the year's best of the best.



available.

Switching is easy! Our team will walk you through every step. Get started online or by giving us a call at 800.845.5025.

[Apply Now](#)

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Features You Get With Every Account

Digital Banking

Manage your money 24/7 from a smartphone, smartwatch, tablet, or computer.

Access to 54,000+ Surcharge-Free ATMs

Find an ATM near you.

No Minimum Balance Required

See fees below

Chip-Enabled Debit Card

Higher security means a safer account.

[Reorder Checks](#)

Which Account Fits You Best?

Xtraordinary



Our highest yield and most popular account.

Monthly Rewards Earned	<ul style="list-style-type: none"> • 1.75% APY¹ on up to \$25,000 • \$25 in rebates for ATM surcharges²
Monthly Requirements to Earn Rewards	<ul style="list-style-type: none"> • 15 debit card transactions • 1 direct deposit • 1 online third-party Connexus Online Bill Pay • Subscription to eStatements
Free Connexus ATM Transactions	Unlimited
Free Non-Connexus Monthly ATM Transactions	6
1% Discount on Consumer Loan Rates with Active Checking ⁴	Yes
	Apply Now

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MyRewards

A strong yield with fewer requirements.


Monthly Rewards Earned	<ul style="list-style-type: none"> • 1.35% APY³ on up to \$25,000 • \$25 in rebates for ATM surcharges²
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Monthly Requirements to Earn Rewards	<ul style="list-style-type: none"> • 10 debit card transactions • 1 direct deposit or ACH automatic withdrawal • Subscription to eStatements 	Contact / Chat
Free Connexus ATM Transactions	Unlimited	
Free Non-Connexus Monthly ATM Transactions	4	
1% Discount on Consumer Loan Rates with Active Checking ⁴	Yes	
Apply Now		

Innovative

A simple account. No requirements. No hassle.

Monthly Rewards Earned	None available
Monthly Requirements to Earn Rewards	Not required
Free Connexus ATM Transactions	Unlimited
Free Non-Connexus Monthly ATM Transactions	4
	Yes 

1% Discount on Consumer Loan Rates with Active Checking⁴

Apply
Now

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Switching From a Different Bank or Credit Union?

Moving your money from another bank or credit union to Connexus is easy.

[Checking Switch Kit](#)

Digital Banking

Digital Banking makes managing your money easier than ever.

Person to Person Payments

Send money to virtually anyone via text or email.

Mobile Wallet

Works with Apple Pay®, Samsung Pay®, and Android Pay™.

Apple Pay is a trademark of Apple Inc., registered in the U.S. and other countries. Android is a trademark of Google Inc. Samsung Pay is a registered trademark of Samsung Electronics Co., Ltd.

Mobile Deposit

All it takes to deposit a check is snapping a pic on your phone.



Bill Pay

Forget checks, envelopes, and stamps. Pay your bills online.

Account Notifications

Get text and email alerts to track your account activity.

Transfers

Send money to and from accounts you have at or outside of Connexus.

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Fees

See our [Fee Schedule](#) for a list of fees you may encounter.


Add Overdraft Protection

If your account balance gets low, your Savings Account can cover you. Call 800.845.5025 and we'll customize a plan for you. A [Personal Line of Credit](#) could also help you avoid missed payments and bounced checks.

- 18% Fixed APR⁵
- No Annual Fee⁵ ([Fee Schedule](#))

[Apply Now](#)

FAQs: You Asked. We Answered.

- + I have an Xtraordinary Checking Account. What yield do I get if I have more than \$25,000 in the account?
- + [Is there a fee if I don't meet the monthly qualifications for a Xtraordinary or MyRewards Checking Account?](#)
- + What is active checking? 

+ Do I get a free debit card with my checking account?

+ Can't find what you're looking for? Ask us!

Disclosures

* Offer valid for new Xtraordinary or MyRewards Checking Accounts only. Referral cannot be a joint member on another member's account nor have an existing Connexus Xtraordinary or MyRewards Account. To qualify, the referral must open an Xtraordinary or MyRewards Account with a minimum opening deposit of \$500 and one direct deposit. Upon validation, \$50 will be deposited into each account within 30 days. Direct deposit must be received within 90 days of referral. \$50 is considered taxable income and is subject to income tax reporting. Refer a Friend program is limited to four referrals or \$200 per member per calendar year. Referrer must be a current Connexus member with a checking account in good standing. Connexus employees and their families are not eligible for offer redemption. Offer subject to change or termination. Offer valid on referrals made between 8/13/2018 and 10/21/2018.

¹ Annual Percentage Yield (APY) accurate as of 7/23/2018. Xtraordinary Checking required products and services include enrollment in Digital Banking, eStatements, and transact a minimum of fifteen (15) debit card purchases, one (1) direct deposit, and one (1) third party Connexus Online Bill Pay debit which must be posted to your account by the last business day of the month. ATM transactions not included. You must meet the account requirements. 1.75% APY earned on qualifying accounts \$25,000 or less. Accounts in excess of \$25,000 earn 0.25% APY; non qualifying accounts earn 0.20% APY. No minimum balance is required. Dividends are compounded and paid monthly. Fees may reduce earnings. Rates subject to change.

² ATM surcharge rebates only apply to ATMs within the United States.

³ Annual Percentage Yield (APY) accurate as of 7/23/2018. MyRewards Checking required products and services include enrollment in Digital Banking, eStatements, and transact a minimum of ten (10) debit card purchases and one (1) direct deposit or ACH automatic withdrawal which must be posted to your account by the last business day of the month. ATM transactions not included. You must meet the account requirements. 1.35% APY earned on qualifying accounts \$25,000 or less. Accounts in excess of \$25,000 earn 0.25% APY; non qualifying accounts earn 0.20% APY. No minimum balance is required. Dividends are compounded and paid monthly. Fees may reduce earnings. Rates subject to change.

⁴ Active checking is defined as having at least one (1) Direct Deposit of net pay, including salary, wages, government benefits, or pension made to the account each month; having ten (10) checks, ACH withdrawals, and/or debit card transactions clear the account by the last business day of each month; and electing to receive eStatements. ATM transactions not included.

⁵ APR = Annual Percentage Rate. Maximum loan amount \$10,000. Finance charge begins to accrue on the date an advance is made on the line. Overdraft Transfer fee of \$8.95 applies to each transfer. No annual fee. Loan subject to approval and qualifications. Certain restrictions may apply.

⁶ National averages based on Value Penguin "Average Bank Interest Rates in 2018: Checking, Savings, Money Market, and CD Rates" article: www.valuepenguin.com/banking/average-bank-interest-rates





Contact Us

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Routing #

275982296

NMLS #

649316



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Disclosures & Fees

Forms

Careers

Lost or Stolen Card

Locations

Sitemap

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