

# MENU

## BANK MINNESOTA

Log In to Online Banking

Online Banking ID



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[Home](#) » [Checking](#)

### WooHoo! Simple The Young Adult Choice!

A checking account that keeps it Simple!

- FREE ATM's\*
- No Minimum Balance



Open your new WooHoo! Simple and we'll deposit

**\$50\*\***

Stop by any *Citizens Bank Minnesota* location!

\$50 offer expires August 31, 2017

[Apply Now](#)

Text Alerts!



smsGuardian is a great tool for fraud prevention and detection! Enroll in text alerts today!

[Tell me more >>](#)

Go!



Mobile Deposit

\*The monthly requirements (per qualification cycle which is the same as your statement cycle) that must be met in order for you to receive up to \$25.00 in ATM refunds: must be enrolled and receive a monthly e-statement via online banking. Must have at least 15 check card purchases post and settle per qualification cycle. If these requirements are not met, you will not receive ATM refunds for that qualification cycle. Available for personal accounts only. No ATM refunds will be credited the month you close your account. No minimum balance required to open account or earn rewards. \*\*To receive \$50, Client must enroll in online banking and e-Statements. Client must be a new checking client. After the client is enrolled in e-Statements \$50 will be deposited into your account and a 1099 will be issued. Account must remain open and active for one year. If a new account is opened without online banking or e-Statements, the bonus will be \$10. If you choose to close the account within the first year of opening, your account will be debited \$50 on account closing. Member FDIC. \$50 Offer expires August 31, 2017.



WooHoo! Checking?

## Summary

- 2.02% APY\* on balances up to \$15,000
- 0.10% APY\* on balances over \$15,000
- 0.05% APY\* if qualifications aren't met
- ATM fee refunds up to \$25 per cycle
- No minimum balance to earn rewards
- No monthly fees

## WooHoo! Checking

Get a checking account that will make you shout for joy!

If your checking account doesn't offer you 2.02% APY\* and free ATM fee refunds nationwide, then it's time to trade up. Why go with "ho hum" when you can have

Deposit a check to your *Citizens* checking or savings account right from your smartphone!

[Tell me more >>](#)

Get the most out of your hard-earned cash



Let us help you plan ahead for long and short-term goals.

[Tell me more >>](#)

Investment & Insurance products:  
Are Not Insured by the FDIC or any other federal government agency • Are not deposits of or guaranteed by a Bank or any Bank Affiliate • May Lose Value

- Unlimited check writing
- Online Bill Payment
- Free ATM/Check Card\*\*
- Free Online Banking
- Free e-Statements
- Free Citizens-On-Call Telephone Banking
- Detailed monthly statement

### [View current rates](#)

\*APY = Annual Percentage Yield. For complete details see "More Information" below.

\*\* On approved credit.

### Qualifications

To receive the bonus rate and ATM fee refunds, simply do the following everyday activities each qualification cycle:

- Must have at least 10 Check Card purchases post and settle
- Have at least one Direct Deposit or ACH auto debit post and settle
- Must be enrolled and receive a monthly e-Statement via Online banking Go! Green tab

### More Information

2.02% Annual Percentage Yield (APY) - 2.00% interest rate - paid on balances between one penny and \$14,999.99, and 2.02% - 0.10% APY paid on all amounts above \$15,000 and above each qualification cycle the minimum requirements are met and receive ATM fee refunds up to \$25 nationwide for that time period. If you do not meet the requirements per qualification cycle, which is the same as your statement cycle, your account will function as a checking account earning 0.05% APY; however, it will not receive ATM refunds up to \$25 for that time period. Rates as of April 3, 2017. We may change the interest rate & APY on your account weekly. No minimum balance required. Fees may reduce earnings. We use the average balance method to calculate the interest on your account and interest will be compounded and credited every month. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items, (for example,

checks.) Available to personal accounts only. No monthly service charge. ATM refunds up to \$25 per cycle if requirements are met.

[Apply Now](#)

## Make My Life Easy Checking

At *Citizens Bank Minnesota*, we know not to mess with a classic. Our Make My Life Easy Checking comes loaded with benefits like unlimited check writing and Online Banking, but stays free.



It's just the right amount of checking for your everyday needs! No wonder it's so popular.

### Summary

- No minimum balance
- Unlimited check writing
- Online Bill Payment
- Free ATM/Check Card\*
- Free Online Banking
- Free e-Statements
- Free Citizens-On-Call Telephone Banking
- Detailed monthly statement
- Overdraft protection available

\*On approved credit

[Apply Now](#)

## Easy Interest Checking



Lois didn't choose Clark, so why would you go with a regular account with a low interest rate -- or no rate at all -- when you can have a Easy Interest Checking Account?

This account was designed for those who maintain a minimum balance of \$1,000 and is interest bearing so you can be sure your money is working hard to raise your balance.

### Summary

- Interest bearing
- Unlimited check writing
- Online Bill Payment
- Free ATM/Check Card\*
- Free Online Banking
- Free e-Statements
- Free Citizens-On-Call Telephone Banking
- Detailed monthly statement
- Overdraft protection available
- FDIC Insured

\*On approved credit

[View current rates](#)

### More Information