

## Borrow for a car

Your new car is right around the corner.

## Borrow for your business

New or expanding? We'll help you get started.

[Visit Personal Loans](#)

## Students

## Learning to save or spend smarter?

Thinking ahead is important to us, too. If you're learning to bank, we'll help you understand your options and get started off on the right foot.

[Visit Student Accounts](#)

## Refer a Friend

**It always pays to do right by your friends. And right now, it really pays.**

Refer a friend to open an account at Beneficial Bank and you both get \$100\*.

[Download the referral form](#)

\*Promotional reward of \$100 eligible for accounts opened in a branch beginning January 25, 2018. By participating in this program, each party consents to Beneficial Bank disclosing the fact that the other is a customer of Beneficial Bank. Referring customer must be a current Beneficial Bank personal checking, savings or money market customer. Not available to Beneficial Bank employees or immediate family members. Referral reward offer valid to new consumer customers only. Only one \$100 bonus will be provided per referred customer regardless of the number of checking accounts opened. To qualify for the \$100 reward the new customer must open a new consumer checking account. Beneficial Bank requires new customer to setup and receive at least one qualifying direct deposit of \$500 or more or make 15 debit card purchases (PIN or signature) within the first 60 days of account opening to qualify for the \$100 reward. Direct deposit transactions are limited to: payroll, Social Security, pension and government benefits. Offer not available on existing accounts or in combination with any other offer. Completed form must be presented to a branch employee at the time of account opening. Accounts opened through thebeneficial.com are not eligible. New customer account must remain open for 90 days for the referral rewards to be granted to new and referring customers. The \$100 reward will be deposited into the new customer account 90-120 days after the initial deposit and is not considered part of the minimum opening deposit. Referring customer account will be credited with \$100 reward 90-120 days after new customer account has been opened. Account is subject to approval. Rewards will be reported to the IRS as required. The annual percentage yield (APY) as of January 1, 2018 for Interest Checking is 0.05%, Start Earning is 0.10%, Start Benefiting is 0.10%, and Start Rewarding is 0.20%. Beneficial Bank requires a \$1 minimum opening deposit for Campus Checking and Free Checking accounts and a \$50 minimum opening deposit for the Interest Checking account and Start Earning, Start Benefiting, and Start Rewarding packages. Monthly service charges may apply if minimum daily balances are not met. See an associate for full details. APYs are subject to change at any time without notice. Fees may reduce earnings. Offer subject to availability. Beneficial Bank reserves the right to withdraw this offer at any time.

## From the Glossary

**bank services: Services offered by a bank for convenience, such as online banking, automatic transfer and check cancellation. [More terms](#)**

## Beneficial Visa Gift Cards