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

**Apply Now** 

Call 800.845.5025

### 5 Reasons to Switch to 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% APY<sup>1</sup>

The average checking yield among the largest banks is just 0.04% APY<sup>6</sup>.

### We'll Give You \$50 to Switch<sup>7</sup>

Just use promo code SWITCH50 when you apply for a qualifying account.

### 54,000+ Surcharge-Free ATMs

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

### Connexus Digital Banking

# Best Credit Union of 2018

You get free access to one of the most innovative digital banking platforms available. NerdWallet listed Connexus among the year's best of the best.

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

**Apply Now** 

### 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> <li>1.75% APY<sup>1</sup> on up to \$25,000</li> <li>\$25 in rebates for ATM surcharges<sup>2</sup></li> </ul>
Monthly Requirements to Earn Rewards	<ul><li>15 debit card transactions</li><li>1 direct deposit</li></ul>

	<ul> <li>1 online third-party Connexus Online Bill Pay</li> </ul>	
	<ul> <li>Subscription to eStatements</li> </ul>	
Monthly Free ATM Transactions	6	at
1% Discount on Consumer Loan Rates with Active Checking <sup>4</sup>	Yes	Contact / Chat
	Apply Now	

### MyRewards

A strong yield with fewer requirements.

Monthly Rewards Earned	• 1.35% APY <sup>3</sup> on up to \$25,000
	<ul> <li>\$25 in rebates for ATM surcharges<sup>2</sup></li> </ul>

Monthly Requirements to Earn Rewards	<ul> <li>10 debit card transactions</li> </ul>	
	<ul> <li>1 direct deposit or ACH automatic withdrawal</li> </ul>	
	<ul> <li>Subscription to eStatements</li> </ul>	
Monthly Free ATM Transactions	4	ct / Chat
1% Discount on Consumer Loan Rates with Active Checking <sup>4</sup>	Yes	Contact /
	Apply Now	

Innovative

A simple account. No requirements. No hassle.

### Monthly Rewards Earned

None available

Monthly Requirements to Earn Rewards	Not required
Monthly Free ATM Transactions	4
1% Discount on Consumer Loan Rates with Active Checking <sup>4</sup>	Yes
	Apply Now

## 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<sup>®</sup>, Samsung Pay<sup>®</sup>, and Android Pay<sup>™</sup>.
```

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.

### 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 APR<sup>5</sup>
- No Annual Fee<sup>5</sup> (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

<sup>1</sup> Annual Percentage Yield (APY) accurate as of 3/5/2018. 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.

<sup>2</sup> ATM surcharge rebates only apply to ATMs within the United States.

<sup>3</sup> Annual Percentage Yield (APY) accurate as of 3/5/2018. 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.

<sup>4</sup> 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.

Contact / Chat

#### Open a High Yield Checking Account • Connexus Credit Union

<sup>5</sup> 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.

<sup>6</sup> 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

<sup>7</sup> Offer valid for new Connexus Credit Union Xtraordinary or MyRewards checking accounts opened between 3/5/2018 and 7/1/2018. Credit Union membership required. Offer not valid for Connexus Credit Union members with any checking account currently open with Connexus Credit Union or that were closed on or after 3/5/2018. To qualify, enter promotion code SWITCH50 in the application process, open a new checking account with a \$500 minimum balance, and complete a successful direct deposit into the new checking account within 45 days of opening. \$50 will be deposited into your new Connexus checking account within 45 days after the first successful direct deposit into the new Connexus checking account. \$50 subject to income tax reporting. Offer limited to one redemption per membership. Offer subject to change of termination.

