

# **Xavier Checking**

Show your Xavier pride! Earn exclusive benefits for you and Xavier Foundation with an Xavier checking account. Exclusively designed for Xavier students, parents, faculty and supporters, enjoy a checking account that offers you premium rewards, convenience and a way to give back to Xavier.

## Account benefits include:

## Xavier Checking Rewards

- 2.22% APY on balances up to \$15,0001
- ATM fee refunds nationwide1
- \$50 account opening bonus<sup>2</sup>
- Free custom Xavier checks and checkbook cover
- Free Visa debit card

#### Donation to Xavier Foundation

 Cedar Rapids Bank & Trust will proudly make a \$50 donation to the Xavier Foundation for every new Xavier Checking account.<sup>3</sup>

#### Mobile Banking

- TouchBanking® mobile app (Google Play or App Store)
- Mobile Deposit
- Popmoney® a person-to-person payment system via email or text

To learn more, contact any of our friendly Account Executives today at 319.862.2728.

¹ Annual Percentage Yield. Rate may change after account is opened. APY accurate as of February 23, 2017, and is not an introductory rate. Opening deposit requirement of \$100. APY is for balances up to \$15,000. An interest rate of 2.20% will be paid only for that portion of your daily balance that is \$15,000 or less. The APY for this tier will be 2.22%. An interest rate of .25% will be paid only for that portion of your daily balance that is greater than \$15,000.01. The APY range for this tier will be 2.22% to .54%. If your daily balance is \$15,000 or less and you have not reached the minimum 15 posted Visa Check Card credit transactions, the interest rate and APY paid on your balance will be .10%. If your daily balance is \$15,000.01 or more and you have not reached the minimum 15 posted Visa Check credit transactions, the interest paid on the balance above \$15,000.01 will be .01% with an APY range of .10 to .02%. To earn stated APY and ATM fee refunds of \$20 per month, the following monthly items are required: minimum of 15 Visa Check Card credit transactions per statement cycle; enroll in online banking; receive eStatements; and set up one direct deposit or direct debit.

<sup>2</sup> \$50 bonus will be credited into your account after an automatic transfer (ACH) occurs in your new account and will be reported as interest income to the IRS on a 1099-INT. \$100 deposit is required to open account.

<sup>3</sup> \$50 donation to Xavier Foundation will be made from CRBT after an ACH occurs in your new account. MEMBER FDIC