



Reward Checking

3.01% APY*
plus

\$100 CASH

When you open a new Reward Checking Account**

Reward yourself with a free checking account that actually pays YOU! Receive an amazingly high interest rate with no minimum balance, plus ATM fee refunds nationwide, not just in the Tri-State area! And you can link this account to a [Reward Savings account](#) for even more money in your pocket.

All we ask is that you do a few everyday things you most likely already do — things like using your debit card for purchases and login in to online banking. Rewarding yourself has never been easier! Open your free Reward Checking account today!

Summary

Free, high-interest checking account that pays you!

3.01% APY on balances up to \$15,000, 0.25% APY on any portion of the balance greater than \$15,000

0.05% APY* if qualifications are not met

Nationwide ATM fee refunds (up to \$25)*

ATM fee refunds are only applicable when used with Reward Checking account

Can link to [high-interest Reward Savings](#) account

No monthly service charges

No minimum balance to earn rewards

Free [online banking and bill pay](#)

Free [mobile banking](#)

Free [eStatements](#)

Free debit card

Access to [Merchant Discount Program](#)

Direct deposit available

First order of checks is free

\$100 deposit to open account

FDIC insured

[View our current rates.](#)

Qualifications

Qualifications are so easy you're probably already doing them! To earn your rewards, simply do the following activities and transactions in your REWARDChecking account:

Have at least 12 debit card purchases post and settle per cycle (signature or pin)

Be enrolled in and receive eStatements

Be enrolled in and log in to online banking at least once per statement cycle

View our [qualification period calendar.](#)

There is no need to worry if you don't meet the qualifications on any given cycle. You still get free checking and earn our base rate of 0.05% APY, and you get the opportunity to qualify again!

*Annual percentage yields (APY) for these accounts are in effect as of 01/01/14 and calculated based on the daily balance method. All qualifications must be met during your monthly earnings period. ATM-processed transactions do not count towards qualifying debit card transactions. Transactions may take one or more business days to post and settle to an account from the date your transaction is made. Minimum to open these accounts is \$100. No minimum balance or monthly service charge. Interest rates and caps may change without notice after the account is opened. Fees may reduce earnings. If you close your account before interest is credited, all accrued interest will be paid. Personal accounts only. Maximum of two accounts allowed per social security number. ATM fee refunds up to \$25 per earnings cycle when requirements are met. Rate tiers for Reward Checking and Reward Savings: 3.01% APY applies to balances up to \$15,000 and 0.25% APY applies to the portion of the balance over \$15,000 when requirements are met each earnings cycle. 0.05% APY applies to checking balances if qualifications are not met. 1.51% APY applies to savings balances up to \$15,000 and 0.25% APY applies to the portion of the balance over \$15,000 when requirements are met each earnings cycle. 0.05% APY applies if qualifications are not met. When linked to the Reward Savings, the interest earned within the Reward Checking account does not compound since it is automatically transferred to savings the day after being credited to checking.

**New checking households only. One \$100 bonus per household. Not valid to employees of American Trust or their families. \$100 credited to account upon opening. Your bonus will be reported as interest earned on IRS Form 1099-INT and you are responsible for any applicable taxes.

Residents within a 100-mile radius of Dubuque, Dyersville, or West Des Moines, Iowa only please.

American Trust & Savings Bank
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AT*Bancorp*

Petal Project