

THE CHECKING ACCOUNTS THAT FIT YOUR  
LIFE.



## ALERUS CHECKING PRODUCTS

Choosing a checking account should be simple, and at Alerus, it is. Check out the features of our two easy-to-use checking options below.

### CHECKING ACCOUNT COMPARISON

	ALERUS CHECKING	ALERUS INTEREST CHECKING
Description	A checking account with cash back rewards just for using it.	A checking account that pays a tiered rate of interest.
Minimum Balance	None	None
Interest-Bearing	No	Yes - \$2,500 balance required to earn interest. Please call us at 800.279.3200 for current rate and APY information.
Minimum to Open Account	\$50	\$50
Maintenance Fees	None	None
Other Qualifications/Restrictions	<sup>1</sup> \$5 monthly cash back reward will be paid each month if: 1) a direct deposit is made <sup>2</sup> and 2) at least 12 debit card transactions are processed.	Tiered rate of interest paid on daily collected balance of \$2,500 or more.

## ALERUS EXTRAS

	ALERUS CHECKING	ALERUS INTEREST CHECKING
Alerus Mobile Banking <sup>3</sup>	Yes	Yes
Free Online Banking and Bill Pay	Yes	Yes
ATM Benefits <sup>4</sup>	Yes	Yes
Free Debit Card	Yes	Yes
Free Alerus-Branded Checks	Yes	Yes
Free Telephone Access	Yes	Yes
Combined Statement	Yes	Yes

## OPEN AN ACCOUNT ONLINE

It's easy to open a checking account online. Just click and follow the instructions to get started.

[▶ OPEN AN ACCOUNT](#)

Deposit products offered by Alerus Financial, N.A. Member FDIC.

1. Monthly cash back rewards will be reported as interest on IRS form 1099-INT if the rewards exceed \$10 annually. Account holder is responsible for any applicable taxes.
  2. A qualifying direct deposit is a direct deposit of your salary, pension, Social Security, or other regular monthly income electronically deposited to your account by your employer or outside agency. Transfers from one account to another, or deposits made a banking location or ATM, do not qualify as direct deposits.
  3. The Alerus mobile banking app and service is free. Your mobile service provider may charge fees depending on your individual plan.
  4. Free ATM access on all MoneyPass ATMs nationwide. Additionally, 2 free non-MoneyPass ATMs per month. ATM rebates only apply to ATM transactions in the U.S. for consumer checking customers, and are only applicable to surcharges less than \$5.
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