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Checking Accounts

First Bank of Highland Park offers a variety of Checking Account options so that you can choose the account that best fits your financial needs. Our Personal Bankers are available to assist you in finding the right deposit solution.

Imagine a checking account that works the way you do. Whether you write dozens of checks a month or just a few each month, keep a large balance on hand or just enough, our Personal Bankers can get you set up with the right account for your financial needs.

Free Benefits With All Checking Accounts

- Unlimited Check Writing
- Online Banking
- Mobile Banking
- 24 Hour Telebanking
- Bill Pay with PopMoney
- Cashier's Checks & Money Orders
- Visa Debit Card & ATM Card
- Visa Debit Card Purchase Alerts****
- No ATM fees*



Visa Account Updater (VAU) Opt-Out

First Bank of Highland Park is providing you the opportunity to opt-out of "Visa Account Updater" (VAU) service.

Click on the link below to learn more, opt-out or opt-in.

[Learn More](#)

[Opt-Out/Opt-In](#)

Compare Our Checking Accounts

ACCOUNT NAME	MINIMUM TO OPEN	ACCOUNT REQUIREMENTS	ADDITIONAL BENEFITS	INTEREST COMPOUNDING/PAYMENT
	\$100	No minimum balance to maintain	No monthly fee	—

Free Checking				
Interest Checking	\$100	Direct Deposit of Social Security, Payroll or other Retirement Benefits No minimum balance to maintain	No monthly fee	Variable Rate Interest Paid Monthly
Interest Plus Checking**	\$100	\$1,000 minimum daily balance to avoid \$10 fee	Free Checks Safe Deposit Box	Tiered Variable Rate Interest Paid Monthly
Student e-Banking***	No Minimum	13 to 26 years of age	Reimbursed ATM Fees No Monthly Fee	Variable Rate Interest Paid Monthly

VISA® Debit Card and ATM Card

First Bank of Highland Park is providing you the opportunity to opt-out of "Visa Account Updater" (VAU) service.

Click here to opt-out. [Opt-Out](#)

VISA® Debit Cards and ATM Cards offer 24-hour availability to your checking account. The VISA® Debit Card allows you to withdraw funds from your checking account without writing a check, anywhere VISA® is accepted.

Our ATM card allows you to deposit, withdraw, or transfer funds 24 hours a day.

To request a complete disclosure of the terms and conditions or to request an application, please [CONTACT US](#) today. One of our Personal Bankers will be happy to assist you.

Please contact a Personal Banker for a complete disclosure of the terms and conditions and interest rate information if applicable.

**When using ATMs in the STARsf Network.*

***Free specialty checks (limit one box of checks per year). Free annual rental for 2"x5" Safe Deposit Box or \$30.00 credit applied to annual rental of larger box. \$20.00 key deposit required. Boxes available at Highland Park location only.*

****Student e-Banking account ATM Surcharge fees charged by other Banks inside the continental U.S. will be reimbursed up to a limit of \$25.00 per statement cycle. International fees related to ATM transactions conducted overseas are not reimbursable. This account is designed for individuals 13 to 26 years of age. Individuals under*

the age of 18 require a parental/guardian cosigner. *Interest will be compounded and credited to your account monthly. Accrual on Noncash Deposits. Interest begins to accrue on the business day you deposit non cash items (for example checks). Student e-Banking bonuses are for new Student e-Banking customers only. The Annual Percentage Yield (APY) for the Student e-Banking is 0.05% and is accurate as of 09/04/2018. This rate is variable and subject to change. No minimum deposit is required to open the account and receive the bonus. You must maintain a minimum daily balance of \$.01 or greater in the account each day in order to earn the APY. The \$50.00 cash bonus will be credited to account and the \$50.00 donation will be made when the account is opened. Limit one donation request per household. Donation requests can only be made for 501(c)3 (not-for-profit) organizations in the Chicagoland Metropolitan area. Any organization failing to meet the requirements will not receive a donation. FBHP Foundation will make the donation on behalf of the account holder, and advise the qualifying organization of the account holder's role in the donation referral. There is no tax write-off benefit to any account holder making the referral. Open the account by 12/31/2019 to receive bonus. Fees may reduce earnings. For IRS purposes Bonus is 1099 reportable.*

****Individuals under the age of 18 require a parental / guardian cosigner. ATM surcharge fees charged by other Banks inside the continental U.S. will be reimbursed up to a limit of \$25.00 per statement cycle. International fees related to ATM transactions conducted overseas are not reimbursable.*

*****Actual time to receive Alerts powered by Visa dependent on wireless service and coverage within area. Alerts service may not be available in all areas. Gasoline alerts may not include purchase amount. Account activity qualifying for Alert service may vary by issuer. Additional restrictions apply. Message and data rates may apply. Consult your cell phone service provider for details.*



HIGHLAND PARK
1835 First Street
847.432.7800

NORTHBROOK
633 Skokie Boulevard
847.272.1300



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Please note, by clicking on the Norton Secured link, you will be leaving the FBHP website.