

Online Banking

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Personal Checking



American Rewards - 3.00% APY* on balances up to \$10,000.00!

- Free account with high rates*
- Up to \$25 in ATM fee refunds nationwide*

- \$50 minimum to open
- ***[OPEN ACCOUNT NOW \(notice.htm?https://jha.loanspq.com/Consumer/login/default.aspx?enc2=CjDDGQgp6ViDEpMSQAmj1JD9qw0DGqGmM_F84L2yTYbPu2dlcTXrnnSEXlXhmx25wGMKtsPAY1PrNzZ7Ixe6_4oB-bMNHUjojHt3YuBhJRg6vhlSZZpXHmRiYrNn03\)](https://jha.loanspq.com/Consumer/login/default.aspx?enc2=CjDDGQgp6ViDEpMSQAmj1JD9qw0DGqGmM_F84L2yTYbPu2dlcTXrnnSEXlXhmx25wGMKtsPAY1PrNzZ7Ixe6_4oB-bMNHUjojHt3YuBhJRg6vhlSZZpXHmRiYrNn03)***

* Each monthly qualification cycle must have at least 12 debit card purchases post and settle, have at least 1 direct deposit or automatic payment (ACH) post and settle, and be enrolled and receive eStatement notice. APY=Annual Percentage Yield. APYs accurate as of 03/24/2015. Rates may change after account is opened. Minimum to open is \$50. If qualifications are met each monthly qualification cycle: (1) Domestic ATM fees incurred during qualification cycle will be reimbursed up to \$25 and credited to account on the last day of monthly statement cycle; (2) balances up to \$10,000 receive APY of 3.00%; and (3) balances over \$10,000 earn 0.486% with an annual percentage yield of 0.50% on portion of balance over \$10,000, resulting in 3.00%-0.50% APY depending on the balance. If qualifications are not met, all balances earn 0.05% APY. Interest compounds on a daily basis and credits to the account monthly. Qualifying transactions must post to and settle account during monthly qualification cycle. Transactions may take one or more banking days from the date transaction was made to post to and settle an account. "Monthly Qualification Cycle" means a period beginning one banking day prior to the first day of the current statement cycle through one banking day prior to the close of the current statement cycle. Transfers between accounts do not count as qualifying transactions. Domestic ATM fees incurred during qualification cycle will be reimbursed up to \$25 if qualifications are met within monthly qualification cycle. ATM receipt must be presented for reimbursement of ATM fees of \$5.00 or higher. ATM transactions do not count towards qualifying debit card transactions. Limit one account per SSN.

American Freedom - Earn up to \$10.00 total cash back !

- Free account with cash back on debit card purchases*
- Up to \$25 in ATM fee refunds nationwide*
- \$50 minimum to open
- ***[OPEN ACCOUNT NOW \(notice.htm?https://jha.loanspq.com/Consumer/login/default.aspx?enc2=CjDDGQgp6ViDEpMSQAmj1JD9qw0DGqGmM_F84L2yTYbPu2dlcTXrnnSEXlXhmx25wGMKtsPAY1PrNzZ7Ixe6_4oB-bMNHUjojHt3YuBhJRg6vhlSZZpXHmRiYrNn03\)](https://jha.loanspq.com/Consumer/login/default.aspx?enc2=CjDDGQgp6ViDEpMSQAmj1JD9qw0DGqGmM_F84L2yTYbPu2dlcTXrnnSEXlXhmx25wGMKtsPAY1PrNzZ7Ixe6_4oB-bMNHUjojHt3YuBhJRg6vhlSZZpXHmRiYrNn03)***

* Each monthly qualification cycle must have at least 12 debit card purchases post and settle, have at least 1 direct deposit or automatic payment (ACH) post and settle, and be enrolled and receive eStatement notice. When monthly qualifications are met you receive 3.00% cash back on debit card purchases that post to and settle account during monthly qualification cycle up to a total cash back of \$10 per monthly qualification cycle. Qualifying transactions must post and settle account during monthly qualification cycle. Transactions may take one or more banking days from the date transaction was made to post to and settle an account. "Monthly Qualification Cycle" means a period beginning one banking day prior to the first day of the current statement cycle through one banking day prior to the close of the current statement cycle. Transfers between accounts do not count as qualifying transactions. Domestic ATM fees incurred during qualification cycle will be reimbursed up to \$25 if qualifications are met within monthly qualification cycle. ATM receipt must be presented for reimbursement of ATM fees of \$5.00 or higher. ATM transactions do not count towards qualifying debit card transactions. Limit one account per SSN.

American First - Great for college students!

- \$50 minimum to open
- For customers 18-26
- Refund 2 NSF fees per year
- Up to \$25 in ATM fee refunds nationwide
- First box of standard checks free
- ***[OPEN ACCOUNT NOW \(notice.htm?https://jha.loanspq.com/Consumer/login/default.aspx?enc2=CjDDGQgp6ViDEpMSQAmj1JD9qw0DGqGmM_F84L2yTYbPu2dlcTXrnnSEXlXhmx25wGMKtsPAY1PrNzZ7Ixe6_4oB-bMNHUjojHt3YuBhJRg6vhlSZZpXHmRiYrNn03\)](https://jha.loanspq.com/Consumer/login/default.aspx?enc2=CjDDGQgp6ViDEpMSQAmj1JD9qw0DGqGmM_F84L2yTYbPu2dlcTXrnnSEXlXhmx25wGMKtsPAY1PrNzZ7Ixe6_4oB-bMNHUjojHt3YuBhJRg6vhlSZZpXHmRiYrNn03)***

American Heritage - You earned it!

- \$50 minimum to open
- For customers age 50 and over
- Two boxes of standard checks per year
- 25% off annual safe deposit box rental
- Interest compounded daily on the collected balance
- No monthly maintenance fee
- **[OPEN ACCOUNT NOW \(notice.htm?https://jha.loanspq.com/Consumer/login/default.aspx?enc2=CjDDGQgp6ViDEpMSQAmj1JD9qw0DGqGmM_F84L2yTYbPu2dlcTXrnnEXhmx25wGMKTsPAY1PrNzZ7Ixe6_4oB-bMNHUjojHt3YuBhJRg6vhISZZpXHmRiYrNn03\)](#)**

American Free - No worries!

- \$50 minimum to open
- No monthly maintenance fee
- **[OPEN ACCOUNT NOW \(notice.htm?https://jha.loanspq.com/Consumer/login/default.aspx?enc2=CjDDGQgp6ViDEpMSQAmj1JD9qw0DGqGmM_F84L2yTYbPu2dlcTXrnnEXhmx25wGMKTsPAY1PrNzZ7Ixe6_4oB-bMNHUjojHt3YuBhJRg6vhISZZpXHmRiYrNn03\)](#)**

***The new personal checking account bonus offer is not available to existing American Pride Bank personal checking customers, to those whose personal checking accounts have closed for any reason after January 1st, 2019, or to any customer whose account with American Pride Bank closed with a negative balance. Only one personal checking account may be eligible for the new account bonus per social security number.

The Bank will deposit into this account a bonus of \$150.00 on the six (6) month anniversary of the account being opened (or on the next business day, should the anniversary date fall on a non-banking day), provided the following qualifications are met: 1. The account must remain open for the entire six (6) month period. 2. The account **must receive at least five (5) Direct Deposits** before the six (6) month anniversary date. *A qualifying Direct Deposit is defined as a recurring Direct Deposit of a paycheck, pension, Social Security, or other regular monthly income electronically deposited by an employer or outside agency into the account.*

The Bank will deposit into this account a second bonus of \$150.00 on the one (1) year anniversary of the account being opened (or on the next business day, should the anniversary date fall on a non-banking day), provided the following qualifications are met: 1. The account must remain open for the entire one (1) year period. 2. The account **must receive at least eleven (11) Direct Deposits** before the one (1) year anniversary date. *A qualifying Direct Deposit is defined as a recurring Direct Deposit of a paycheck, pension, Social Security, or other regular monthly income electronically deposited by an employer or outside agency into the account.*

The new personal money market account bonus offer is not available to existing American Pride Bank personal money market customers, to those whose personal money market accounts have closed for any reason after January 1st, 2019, or to any customer whose account with American Pride Bank closed with a negative balance. Only one personal money market account may be eligible for the new account bonus per Social Security Number.

The Bank will deposit into this account a bonus of \$150.00 on the six (6) month anniversary of the account being opened (or on the next business day, should the anniversary date fall on a non-banking day), provided the following qualifications are met: 1. The account must remain open for the entire six (6) month period. 2. The account **must maintain a minimum average collected balance of \$25,000.00** for the six (6) month period.

The Bank will deposit into this account a second bonus of \$150.00 on the one (1) year anniversary of the account being opened (or on the next business day, should the anniversary date fall on a non-banking day), provided the following qualifications are met: 1. The account must remain open for the entire one (1) year period. 2. The account **must maintain an average collected balance of \$25,000.00** for the one (1) year period.

The qualifications for these bonuses are verified and applied independent of any qualification for other rewards this account may otherwise qualify for. The value of the reward may be reported on Internal Revenue Service (IRS) Form 1099, and may be considered taxable income to you. Please consult your tax adviser regarding your specific situation American Pride Bank may withdraw this offer at any time.

*We understand that switching your account to American Pride Bank is a big decision, but we are here to help. We created a customer checklist to help organize your banking and bill pay. We will help you fill out the list and prepare for the change. **American Pride Bank will contact anyone you need us to so that switching your account is as seamless and painless as possible.***

[Download the Switching Checklist \(files/Switch_Kit.pdf\)](#) now. The checklist is a PDF document. If you need to download Adobe Acrobat Reader to view this PDF, please click [here \(notice.htm?https://get.adobe.com/reader/\)](https://get.adobe.com/reader/).

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Verified: Jan 30, 2019