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# Personal Checking

### Check us out for value.

When you open a checking account at a bank, you expect great service, dependability and value. What you don't expect (or need) are strings attached to your account in order to avoid fees.

At First Security Bank, Totally Free Checking really is FREE! Free of minimum balances and hidden weekly, monthly or annual fees. We also have three great interest-bearing accounts to fit your every need. Plus, when you open your new account, you'll get something else: a free gift to say 'thank you.' We'll also buy back your old checks or debit card from another financial institution and apply a \$25 credit to your new account.

Open an Account (https://umnasg2.umonitor.com/glacier/welcome.do?auth=c4f534f8d4819646

### **Totally Free Checking**

A free account for everyone! With no minimum balance or monthly service charge after opening your account.

#### **Easy Interest**

A variable interest rate account that earns competitive interest and has no minimum balance or monthly service charge after you open it.

### 50+ Interest Checking

A variable rate account that earns competitive interest, for those 50 and wiser—with no minimum balance after account opening, and no monthly service charge!

### **Premier Interest Checking**

Looking to earn more? Simply maintain a balance of \$1500 or more to earn a higher variable interest rate. You will still earn a competitive rate even if your balance falls below \$1,500.

Want to compare these accounts side by side?

Compare Accounts (/personal/banking/checking#comparechecking)

### \*Every new personal checking account includes:

- FREE Standard VISA® Debit Card
- FREE Online Banking & Bill Pay
- FREE Mobile Banking with Mobile Check Deposit
- FREE eStatements with online check images
- · FREE Check Images with statements
- FREE Thank you gift
- Buy back of your unused checks and debit cards from another financial institution

### **Checking Account Comparison**

Account	+	Opening Deposit
Totally Free Checking	<u>Free Checking Details</u> ( <u>/personal/banking/checking#totallyfreecheckingdetails)</u>	\$50
Easy Interest Checking	Easy Interest Details (/personal/banking/checking#easyinterestcheckingdetails)	\$50
50+ Interest Checking	5 <u>0+ Interest Details</u> ( <u>/personal/banking/checking#50interestcheckingdetails)</u>	\$50
Premier Interest Checking	Premier Interest Details (/personal/banking/checking#premierinterestcheckingdetails)	\$50

# **Account Details**

# **Totally Free Checking**

- \$50 minimum opening deposit
- · No minimum balance after opening
- No Monthly Service Charge
- Unlimited Check Writing
- Non-Interest bearing account
- Fee Schedule (/fee-schedule)

### **Easy Interest Checking**

- \$50 minimum opening deposit
- No minimum balance after opening
- No Monthly Service Charge
- Unlimited Check Writing
- Variable interest rate account that earns competitive interest
- Fee Schedule (/fee-schedule)

#### 50+ Interest Checking

- \$50 minimum opening deposit
- No minimum balance after opening
- No Monthly Service Charge
- Unlimited Check Writing
- Free personalized checks, select styles only
- Variable interest rate account that earns competitive interest
- Fee Schedule (/fee-schedule)

### **Premier Interest Checking**

(Our highest interest checking account)

- \$50 minimum opening deposit
- \$1,500 minimum balance after opening
- \$6 Monthly Service Charge if balance drops below \$1,500
- Unlimited Check Writing
- Variable interest rate account that earns a higher interest rate if the balance is above \$1,500
- Fee Schedule (/fee-schedule)

\*Other fees such as overdraft, returned item, continuous overdraft, etc. may apply. See <u>fee schedule</u> (/fee-schedule) for details. Unless specified otherwise, customer purchases checks. \$1.50 per pad and \$15 per debit card, up to \$25 for checks and debit cards from another financial institution. Your account will be credited at the time the checks/debit cards are presented. Free gift provided at the time of account opening. We reserve the right to substitute a gift of similar value. Free gift provided at the time of account opening. Minimum opening deposit is only \$50. Ask us for details. Bank rules and regulations apply.

LEGAL	•
COMPANY	•
SOCIAL MEDIA	•
MAIN OFFICE	•

