



COLD. HARD. CASH.

\$100 WHEN YOU OPEN A NEW CHECKING ACCOUNT!*

Compare our checking accounts with others, and you'll be surprised! Packed with perks — from consumer loan discounts, to identity theft services, to mobile phone coverage, overdraft protection and ATM surcharge reimbursements — our checking accounts fulfill all your checking needs and more!

[Preferred \(/preferredchecking\)](/preferredchecking) →

Enhanced Banking

[Advantage \(/advantagechecking\)](/advantagechecking) →

Premium Banking

[Essential \(/essentialchecking\)](/essentialchecking) →

Basic Banking

Open Your Checking Account Online Today

[Apply Now \(https://info.truitycu.org/acton/attachment/8477/u-008e/o/-/-/-/Start%20Checking%20Application\)](https://info.truitycu.org/acton/attachment/8477/u-008e/o/-/-/-/Start%20Checking%20Application)

[Compare Accounts](#)

ALL OUR CHECKING ACCOUNTS COME WITH THESE FREE SERVICES



Mobile Deposit

Deposit checks with our mobile app



Digital Banking

Access and manage your account from your PC



Mobile Banking

Access and manage your account from your mobile device



Bill Pay

Manage and pay your bills via PC or mobile device



Zero Liability

You're protected with [Visa's Zero Liability Policy](https://usa.visa.com/pay-with-visa/visa-chip-technology-consumers/zero-liability-policy.html#1)



My Finance

Set goals and create a [Budget](#) with your personal finance management tool

NEED HELP CHOOSING AN ACCOUNT?

Get a side-by-side comparison of all checking accounts. Or, answer a few questions and find the account that fits you.

[Compare Accounts](#)
 or
 [Help me choose \(/myperfectchecking\)](/myperfectchecking)

We also have [business checking accounts \(/businesschecking\)](/businesschecking).

- Preferred *Enhanced Banking*
- Advantage *Premium Banking*
- Essential *Basic Banking*

Preferred → (/preferredchecking)

Enhanced Banking

Advantage → (/advantagechecking)

Premium Banking

Essential → (/essentialchecking)

Basic Banking

	Apply Now	Apply Now	Apply Now
\$100 When You Open*	✓	✓	✗
Minimum Opening Deposit	\$0	\$5,000	\$0
Minimum to Earn Dividends	\$0	Tiered Dividends ²²	✗
Minimum to Avoid Service Fee	20+ debit transactions/month ²³	\$5,000 (Avg. Daily Balance)	5+ debit transactions/
Monthly Service Charge	\$5.00	\$20.00	\$3.00
Paper Statement Fee	\$3/month	✗	\$3/month
FREE Instant-Issue Debit Card	✓	✓	✓
ATM Surcharge Reimbursements ¹⁴	Up to \$10/month	Up to \$20/month	✗
.25% Discount on Eligible Loans ¹⁶	✓	✓	✗

NEW

[Preferred](/preferredchecking) (→) (/preferredchecking)

[Advantage](/advantagechecking) (→) (/advantagechecking)

[Essential](#) (→) (/)

Enhanced Banking

Premium Banking

Basic Banking

Mobile Phone Coverage¹⁵ **NEW** ✓

✓

×

Identity Theft Recovery Services¹⁷ ✓

✓

×

IMPROVED

Credit + Dark Web Monitoring¹⁷ ✓

✓

×

IMPROVED

Dividend Earnings ✓

✓

×

Free Domestic Wires ×

✓

×

Free Checks ×

✓

×

Points Earned with Platinum Rewards VISA® 1pt/\$1

2pts/\$1

1pt/\$1

Points Earned with Signature Rewards VISA® 2pts/\$1

3pts/\$1

2pts/\$1

[Apply Now](https://info.truitycu.org/acton/attachment/8477/u-008e/o/-/-/-/-/Start%20Checking%20Application) (https://info.truitycu.org/acton/attachment/8477/u-008e/o/-/-/-/-/Start%20Checking%20Application)

[Apply Now](https://info.truitycu.org/acton/attachment/8477/u-008e/o/-/-/-/-/Start%20Checking%20Application) (https://info.truitycu.org/acton/attachment/8477/u-008e/o/-/-/-/-/Start%20Checking%20Application)

[Apply Now](https://info.truitycu.org/acton/attachment/8477/u-008e/o/-/-/-/-/Start%20Checking%20Application) (https://info.truitycu.org/acton/attachment/8477/u-008e/o/-/-/-/-/Start%20Checking%20Application)

*Must meet the minimum requirements to open a checking account. \$100 bonus is for new Preferred¹ or Advantage² accounts only. If your household already has a Truity checking account, you do not qualify. Bonus amounts of \$10 or more may be reported on IRS form 1099INT. If approved, your \$100 bonus will be applied upon account opening. Offer expires 09/30/2022. Cannot be combined with any other offer.

¹ No minimum to open. Preferred checking is FREE, or \$5.00 monthly service charge if less than 20 debit card transactions per month.

² A minimum opening deposit of \$5,000 is required. A \$20 service charge will apply each month if the average daily balance falls below \$5,000.

14. Truity ATMs are always free. Out-of-network ATM surcharge reimbursements will be credited to the qualifying account at the end of each calendar month in which twenty or more debit card purchases were made.

15. Benefit up to \$500 minus a \$50 deductible; two claims per year (12-month period). The primary account holder can file a claim for any phones owned by them. For additional details about the services, including terms, conditions and limitations, please visit [TruityCU.nxgstrategies.com](https://truitycu.nxgstrategies.com) (https://truitycu.nxgstrategies.com/).

16. Available only on eligible loans, including personal, direct auto or other secured loans when you have an active Preferred or Advantage checking account and automatic payment from a Truity share. Lines of credit, credit cards and existing Truity loans are not eligible. One discount per loan; with approved credit.

17. MONITORING SERVICES ARE PROVIDED TO THE PRIMARY ACCOUNT HOLDER ON AN ENTITLED BASIS AND REQUIRE CONSUMER ACTIVATION. For additional details about the services, including terms, conditions and limitations, please visit [TruityCU.nxgstrategies.com](https://truitycu.nxgstrategies.com) (https://truitycu.nxgstrategies.com/).

22. See [Advantage dividend tiers \(/advantagechecking\)](/advantagechecking).

23. To meet the transaction requirement, use your Truity debit card wherever Visa is accepted, including online purchases or payments. ATM transactions will not apply. You can also add your card to your [digital wallet \(/digitalwallet\)](/digitalwallet) on mobile.

Routing Number: 303184652