



The Benefits of Check 'N Save

Check 'N Save CD

To stress the importance of saving, every Easy Checking account automatically comes with a Check 'N Save account. We'll even get you started, by depositing your first \$10 when you sign up for automatic transfer of funds.*

- » 12 month term CD
- » FRB will deposit the first \$10 to open the account
- » Required to set up an Automatic Funds Transfer from Easy Checking into Check 'N Save CD. \$5 Minimum and \$500 Maximum per transfer.
- » Transfers can be set up for weekly, bi-weekly, bi-monthly, and monthly.
- » AFT's set up for the last day of the month such as the 29th, 30th or 31st the transfer will be taken out on the next business day following the last day of the month.
- » If the balance is not in the account when the regularly scheduled transfer occurs, the transfer will occur when the money is in the account, or it will transfer with your next scheduled transfer.
- » \$0 Minimum balance requirement.
- » Unlimited deposit***
- » One withdrawal up to 50% of the balance for hardship without penalty.
- » Automatic renewal into another 12 month CD unless you come in to transfer the balance to another type of account.
- » Use the money in your Check 'N Save CD as collateral against a loan and build your credit.

*Limit one Check'N Save CD per person. \$10 deposit to account is limited to one time only at account opening. Offer is subject to change. \$10 is redeemable as a deposit into the Check'N Save CD only and it is not transferable.

**Subject to change without prior notice. Effective 6-1-09. Early penalty withdrawal applies. Fees may reduce earnings. No minimum balance requirement. See new account disclosures for details.

***Maximum balance is \$100,000 per household.