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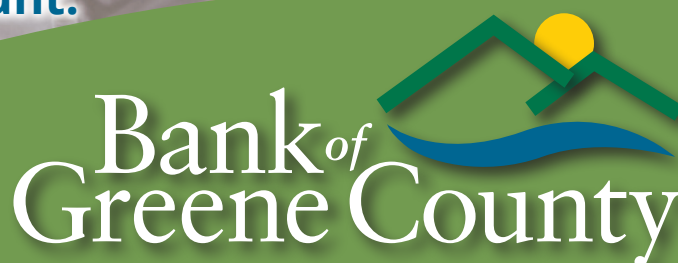
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PERSONAL & BUSINESS CHECKING

FREE e-Checking for Personal & Business!

EARN

**4.00%
APY***

on balances of \$1 to \$500

**0.10%
APY***

on balances over \$500

- Unlimited FREE transactions
- No minimum balance or monthly service charge
- Free online banking & bill pay
- Free mobile app with check deposit
- Free debit card & rewards
- Free first order of checks

With FREE e-Checking, there are no paper statements to get lost. The easy, convenient, and secure account for the way you like to bank.

Customer purchases checks after free first order. Bank rules and regulations apply. Gift is awarded when account is opened. We reserve the right to substitute a gift of similar value.

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EARN

**4.00%
APY***

on balances of \$1 to \$500

**0.10%
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on balances over \$500

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*Annual Percentage Yield (APY) is effective as of 5/15/22 and is subject to change without notice. Balance for APY is blended: \$1-\$500 is 4.00%; balance over \$500 is 3.99% to 0.10%. Fees may reduce earnings.

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