

# Rake in the Savings

3.00%<sup>apy</sup>

## Rewards Checking

- ENROLL IN E-STATEMENTS
- HAVE A DIRECT DEPOSIT IN CHECKING ACCOUNT
  - MAKE 15 DEBIT CARD TRANSACTIONS PER MONTH
- LOGIN TO ITSME247 ONLINE BANKING AT LEAST ONCE PER MONTH

1.51%<sup>apy</sup>

## Optimum Savings

- HAVE AT LEAST ONE DEBIT CARD TRANSACTION PER MONTH
- HAVE A DIRECT DEPOSIT OF AT LEAST \$50



Rewards Checking: Interest will be paid based on your average daily balance up to \$15,000. Interest will be paid monthly providing all above criteria are met. APY = Annual Percentage Yield. Certain business accounts do not qualify for this program. Some restrictions may apply. Optimum Savings: Must have a share savings account to be a member and qualify for the Optimum Savings account. Share savings account opened with a \$5 minimum deposit. No minimum deposit required to open a checking account. If checking account does not have a debit card and e-statements, it will be subject to a \$5 monthly fee on balances less than \$50. If terms are not met, the base interest rate on the Optimum Savings is .10%. There is no limit on the number of electronic withdrawals and the Optimum Savings is not subject to Reg D fees. APY = annual percentage yield. Federally insured by the NCUA. Some restrictions may apply.