

*Big benefits.
Small fees.*



At Allegacy, our goal is to help you make smart financial choices that fit your needs and your lifestyle. That's why we've designed three different checking accounts to help you take the first step to financial wellness.

LIKE TO TAKE CONTROL? CHOOSE DIGITAL BEST CHECKING¹

Tap into our digital checking account. Developed specifically for digital convenience and to help members gain control of spending while maintaining easy access to cash. This account has all the benefits of a checking account without the hassle of checks. Simply use your Allegacy Visa® Check Card to make purchases or withdraw cash. You may also receive direct deposits up to two days early thanks to Early Pay!

WANT PREMIUM DIVIDENDS? CHOOSE SMARTRATE CHECKING²

More than merely no monthly fees, this checking account actually puts money back in your pocket. Members earn premium dividends on balances up to \$25,000 and receive refunds on ATM fees, up to \$25 per cycle, when all SmartRate Checking requirements are met. If you want your money to work harder while you enjoy the freedom to use ATMs whenever and wherever is most convenient, then SmartRate Checking might be the best choice for you. You may also receive direct deposits up to two days early thanks to Early Pay!

LOVE SIMPLICITY? CHOOSE PREFERRED CHECKING³

Maintain an average monthly balance of \$250, and this straightforward, simple checking account is yours with no monthly service charge. Sign up for Direct Deposit, and get one free package of Allegacy checks.* To make the most of your Preferred account, we suggest signing up for eStatements.

LOOKING FOR EXTRA BENEFITS?

Because time is always in short supply, we've made it easy to manage each of these checking accounts with tools and access to keep you moving. Take advantage of our Online + Mobile Services and earn the freedom to manage your finances from wherever or whenever you have your phone or computer. Protect your information and never wait on the mail to deliver...

*Mobile Check
Deposit,
WebPay™
eStatements
+ More*



FEDERAL CREDIT UNION

CHECKING ACCOUNTS

allegacy.org



your financial statements or checks by switching to eStatements and Direct Deposits. Access your statements and money as soon as they are available. Use our WebBanking™ and Mobile App to access accounts on the go!

	Digital Best Checking ¹	SmartRate ²	Allegacy Preferred ³
MONTHLY SERVICE CHARGE	\$4.95, or Free with Direct Deposit	None	\$3, or Free with Average Monthly Balance of \$250
OPENING BALANCE	\$50	\$50	\$50
MINIMUM BALANCE	None	None	None
DIVIDENDS EARNED	No	Yes	Yes
FREE ALLEGACY VISA® CHECK CARD	Yes	Yes	Yes
FREE DIRECT DEPOSIT	Yes	Yes	Yes
OVERDRAFT PROTECTION	Prevents overdraft	Yes	Yes
BENEFITS	Totally Digital Account; No Checks	ATM Fees Refunded ²	Free Checks ⁴ with Direct Deposit
EARLY PAY	Yes	Yes	No

MAKE THE SWITCH TO ALLEGACY TODAY.

Don't let fear of inconvenience keep you from enjoying these and many other benefits. Switching to an Allegacy Checking Account is easy and pain-free. With ClickSwitch, all you have to do is choose the checking account type that fits your financial lifestyle, then let us guide you through the rest of the process to migrate to your new Allegacy checking account. Best of all, you can start using your account right away!

Allegacy is federally insured by NCUA. Some restrictions may apply. All products and services are subject to change without notice. All checking accounts require a \$50.00 opening balance. 1. DIGITAL BEST CHECKING: No check writing privileges available. If checks are ordered from an outside vendor, they will be returned. Qualifying monthly direct deposit is required to avoid a monthly service charge. Certain restrictions apply. eStatements available free. Printed statements available for a monthly fee of \$2.00. 2. SMARTRATE CHECKING: All SmartRate Checking requirements must be met, each qualifying cycle, to earn highest dividends and have ATM fees refunded. Requirements include: eStatements, twenty check card transactions and one direct deposit (or ACH debit) per cycle. Higher dividend rate based on meeting all SmartRate Checking requirements. 3.00% APY is based on a dividend rate of 2.96%; APY is variable and is effective as of 6/1/2023. Balances of \$25,000 or more earn a variable rate of 0.10% APY when all requirements are met. When requirements are not met, total balance earns a variable rate of 0.05% APY. Fees could reduce the earnings on the account. ATM fees will be refunded up to \$25 per month when all requirements are met. Account holders will be a charged a fee of \$2.00 per month for each statement printed and mailed. 3. PREFERRED CHECKING: There is a \$3 fee for any month your average balance falls below \$250. 4. Each Allegacy Preferred checking account is eligible to receive one package of pre-selected standard, duplicate-style Allegacy checks per year. All rates, terms and products are subject to change without notice. ©2023 Allegacy Federal Credit Union.