



## Commonly Asked Questions

- Q. Is this an account just for those people who are able to maintain large balances in their checking accounts?**
- A.** Absolutely not! This account is for anyone who wants to earn the most that they can on the money in their checking account plus save on ATM fees. Even small amounts add up!
- Q. Is there a minimum balance requirement in order to receive my rewards (interest and refunded ATM fees)?**
- A.** There is no minimum balance requirement in order to receive rewards.
- Q. How do I redeem my rewards?**
- A.** You don't have to do anything. They will post to your account each month at the end of the statement cycle. A relationship specialist can explain in further detail.
- Q. What's the catch? Are there hidden requirements? I don't want to waste my time applying if it really isn't an account that will help me.**
- A.** There are no surprises with \$uccess Checking. It works exactly as described. Best of all, once you are signed up, you are in control of how much you can earn and save! If you would like further explanation of that process, a relationship specialist can help.
- Q. Are there service or maintenance charges for \$uccess Checking?**
- A.** There is a \$5 service charge per statement cycle. However, that fee can be waived by signing up to receive e-Statements through Internet Banking.
- Q. I see where getting the best rate with \$uccess Checking is tied to certain kinds and numbers of transactions. Is there a limit on the number or kind of transactions you can do on a \$uccess Checking account?**
- A.** Not at all. You can use your account just as you would any other type of checking account.



**Q. I don't have a personal e-mail address. What should I do?**

**A.** There are many free web-based e-mail providers. Any one of them will walk you through the registration for an e-mail account. It truly is easy!

**Q. What if I have several e-mail addresses?**

**A.** We understand that you may own several e-mail accounts. When you give us your e-mail address, make sure that it is one that you check regularly so that you are sure to get your e-statement notifications.

**Q. I don't know much about e-statements. How do they work?**

**A.** When you sign up for \$uccess Checking, your relationship specialist will explain all about e-statements and tell you how to enroll. It's easy!

**Q. Do I receive check images with my \$uccess Checking statement?**

**A.** Yes. They will be included in your e-statement. If need be, you can print them from your computer.

**Q. Can I open a \$uccess Checking account over the phone or on the Internet?**

**A.** No. Please visit your local branch and a relationship specialist will be happy to assist you.

**Q. What if I already have my paycheck direct deposited at another bank?**

**A.** Not a problem. Just ask a relationship specialist for assistance.

**We wish you \$uccess - sign up today!**

*With you for Life!*

