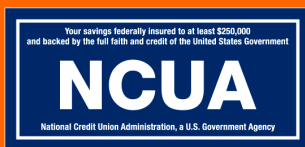


# Y-12 Federal Credit Union

## Checking Accounts



Our Checking Accounts are designed to maximize the value we create for our members. Members who utilize the Credit Union as their primary financial institution create more value for the cooperative. That's why we offer two checking accounts designed to reward those members who use us the most. The more you use your account, the more value you receive.



Federally Insured by  
NCUA

Revised 07/01/2023

### High Yield Checking -

This account allows you to earn 4.00% on deposits up to \$15,000.<sup>1</sup> All you need to do is meet a few account requirements.

#### Benefits

- 4.00% APY paid \$0 - \$15,000<sup>1</sup>
- 0.05% APY paid \$15,000.01 and up<sup>1</sup>
- Free VISA Rewards Debit Card\* (1 point for every \$4 spent for Signature based transactions only)
- Free teller checks/money orders/cashier's checks
- 1 box of free standard checks annually

\*For more information on your reward debit card and our Loyalty Rewards Program, please visit [www.y12fcu.org/loyalty-rewards](http://www.y12fcu.org/loyalty-rewards).

#### Requirements\*

- Receive E-statements  
-AND-
- 20 debit AND/OR credit card monthly posted transactions combined  
-AND-
- **One of the following:**
  - Minimum \$2,000 average daily share balance
  - Cumulative \$1,000 monthly direct deposit

\*Requirements must be met to earn dividends and avoid a \$10 monthly fee.

To learn more about each account or to open an account, visit our website at [www.y12fcu.org](http://www.y12fcu.org).

### Everyday Checking -

This account offers the tools you need to manage your daily spending account, with just a few requirements to avoid a monthly fee.

#### Benefits

- 0.05% APY paid<sup>1</sup>
- Free VISA Debit Card
- Free teller checks/money orders/cashier's checks

#### Requirements\*

One of the following:

- Age 65 or over
- Minimum \$1,000 average daily share balance
- 10 debit / credit card combined posted transactions
- Cumulative \$500 monthly direct deposit

\*Requirements must be met to earn dividends and avoid a \$5 monthly fee.

<sup>1</sup>APY is Annual Percentage Yield. Rates effective as of 7/1/23. Rate subject to change after account is opened. Fees may reduce earnings. Third party data or messaging rates may apply. Direct Deposit consists of an electronic deposit of wages, and/or social security benefits. Transfers of funds, Mobile Deposits, and deposits from payment vendors (PayPal, Venmo) do not qualify.

**Y-go anywhere else.**  
**Y12fcu.org**

