



High Yield Checking



4.00% APY*

For balances up to \$25,000

**Nationwide ATM Fee Refunds • No Monthly Fees
No Minimum Balance**

0.05% APY*

For balances over \$25,000

0.05% APY*

If qualifications are not met

To earn dividends and ATM fee refunds each Monthly Qualification Cycle:

- ◆ Have at least 10 debit card purchases post and settle
- ◆ Be enrolled in free paperless eStatements each month
- ◆ Have at least one monthly direct deposit, ACH automatic debit, or bill payment post and settle

*Annual Percentage Yield (APY) accurate as of 2/2/2024. Rates may change after account is opened. If qualifications are met each Monthly Qualification Cycle: (1) Domestic ATM fees incurred during qualification cycle will be reimbursed up to \$20 (\$9.99 per single transaction) and credited to the account on the last day of the monthly statement cycle; (2) balances up to \$25,000 receive APY of 4.00%; and (3) balances over \$25,000 earn 0.05% APY on portion of balance over \$25,000, resulting in 4.00% - 0.05% APY depending on the balance. If qualifications are not met, all balances earn 0.05% APY. If qualifications are not met, ATM fees will not be refunded. Qualifying transactions must post to and settle to the account during Monthly Qualification Cycle. Transactions may take one or more banking days from the date transaction was made to post to and settle an account. "Monthly Qualification Cycle" means a period beginning the first day of the current statement cycle through the last day of the current statement cycle. The advertised High Yield Checking APY is based on compounding dividends. If High Yield Checking is paired with High Yield Savings, dividends earned in High Yield Checking are automatically transferred to High Yield Savings each statement cycle and do not compound. Actual dividend amount paid may be less than advertised High Yield Checking APY. If qualifications are not met on High Yield Checking, all balances in High Yield Savings earn 0.05% APY. Transfers between accounts do not count as qualifying transactions. ATM-processed transactions do not count towards qualifying debit card transactions. ATM receipt must be presented for reimbursement of an individual ATM fee of \$9.99 or higher.

Ask about our High Yield Checking Account today.
1-800-331-6268 • www.TronaValley.com



Federally Insured by NCUA

