

The "smart checking account" is easy, fast and secure. You can apply in under five minutes with an opening deposit of \$25. There are no monthly fees, no minimum balance requirements and no overdraft fees.

No-free overdraft protection is available from a linked deposit account. \$50 overdrawn available balance safety threshold and overdraft free forgiven program.

No ATM transaction fees.

Enroll to reap benefits such as higher interest rates on savings and discounts on mortgage closing costs.