

Checkings and Savings



Checking

- **No Strings Free Checking:** A Free non-interest-bearing account.
- **Scholar Checking:** Free interest-bearing account for full-time students ages 13-23. Includes Free personalized checks.
- **Freedom Checking:** Free interest-bearing account for seniors ages 55+. Includes Free personalized checks. Overdraft privilege is available after 30 days. Members also enjoy ¼% certificate of deposit premium and ½% discount on most consumer loans.*
- **Checking with Interest:** Earn interest and avoid the \$4 monthly fee with direct deposit or a \$300 minimum daily balance. Overdraft privilege is available after 30 days.
- **Educator Checking:** Free interest-bearing account for Board of Education employees. Includes Free personalized checks. Overdraft privilege is available after 30 days. Members also enjoy ¼% certificate of deposit premium and ½% discount on most consumer loans.*
- **Renew Checking:** A non-interest-bearing account for those who might not be able to open an account elsewhere. A \$7 monthly fee with direct deposit, or a \$10 monthly fee without direct deposit.

All Checking Accounts:

- Require an initial deposit of \$25
- Come with a same day customizable visa debit card controlled via CardValet
- Have no minimum balance or direct deposit requirements
- Come with unlimited check writing
- Free 1st box of checks
- Utilize Online Banking with Bill Pay, My Credit Score, Personal Finance Manager, Zelle, Online Statements and Notices, and more
- Free Mobile Banking – App, Text, and Web Browser Options
- Include a variety of other Free services such as, Telephone Banking, Free Cashier's Checks and Money Orders

For interest bearing accounts, dividends are compounded and paid monthly.

*Consumer loan rates will not be below Interstate's floor rate.

Savings

We care about your financial well-being. Interstate offers a variety of Free Savings Accounts designed for members at every stage of life.

The following accounts require an initial deposit of \$5, include 6 free withdrawals per quarter, and earn interest with a minimum balance of \$100.

- **Primary Savings** – Required Membership Share**
- **Kid's Savings** – For kids age 12 and under
- **Vacation Club**
- **Christmas Club:** As with the above savings accounts, Interstate's Christmas Club requires an initial deposit of \$5 and earns interest with a minimum balance of \$100. However, funds are not available for fee free withdrawal except between the months of October and December.
- **Money Market:** Requires an initial deposit of \$300, includes 6 free withdrawals per quarter and typically earns higher dividends on balances. Earn interest with a minimum balance of \$300.

For all savings accounts, dividends are compounded and paid quarterly. Rates vary with account average daily balances; refer to current rate sheet.

**All members under 18 must have a parent or legal guardian as a joint owner.

- **Certificates of Deposit:** Invest a minimum of \$1,000 for terms of 12 to 60 months at Interstate established rates; refer to current rate sheet. Elect to receive monthly or quarterly dividends via check or transferred to a specified account.
- **Individual Retirement Account (IRA):** A smart way to save for retirement, with special tax advantages. Ask to speak to a Member Service Representative to discuss interest-bearing investment options.

Experience a better way to bank.

