



**CHECK OUT OUR NEWEST CHECKING ACCOUNT!**

## **E-QUALITY CHECKING**

E-Quality Checking is a *free* **high interest** checking account that pays a remarkable 2.00% Annual Percentage Yield (APY)\* on your account!

To receive the 2.00% APY, just do the following each statement cycle:

- Make a minimum of 12 debit card purchases
- Complete a minimum of 4 ATM withdrawals
- Receive at least 1 direct deposit
- Receive your checking account statement electronically

If you meet the above requirements for the statement cycle, the interest rates paid on your account will be as follows:

Interest rate of 1.98% with a 2.00% APY on daily balances up to \$20,000.00, and  
Interest rate of .30% with a .30% APY on daily balances in excess of \$20,000.00

If you don't meet the requirements for a given statement cycle, don't worry! There is no penalty for not qualifying in a given month, and you will still be paid interest on your account as follows:

Interest rate of .05% with a .05% APY on the full balance

With each statement cycle, you start over on meeting the requirements...SO, even if you don't meet the requirements one month, you may meet the requirements the next month!

For more information, see one of our Customer Service Representatives.

**Thank you for banking with us!**

\*Annual Percentage Yields (APYs) are accurate as of February, 7, 2023. Rates and APYs may change after the account is opened. Available on personal accounts only. Minimum to open account is \$25.00. Qualifying transactions are measured for items posted to your account for the monthly statement cycle. Must be at least 18 years old to qualify.

CARLYLE BRANCH: 1350 12<sup>th</sup> Street, Carlyle, IL 62231 – (618) 594-3741  
AVISTON BRANCH: 500 West Harrison, Aviston, IL 62216 – (618) 228-9100  
ST ROSE BRANCH: 18001 St Rose Rd. St. Rose, IL 62230 – (618) 523-2230  
MEMBER FDIC