

Reward Checking

We've been listening to you, our customers. Today's busy lifestyles mean you may not always be able to come by one of BankFirst's convenient locations. Our Reward Checking account rewards users with a great interest rate AND a more convenient way to do their banking.

Rewards - A Better Way To Bank!

2.50% Annual Percentage Yield paid on balances of \$.01- \$49,999.99. 1.01% Annual Percentage Yield paid on portions of balances \$50,000.00 and above. Rates may change. Annual Percentage Yield accurate as of 03/09/10. Fees could reduce earnings.

Use any bank's ATM nationwide with no fees.

Maximum of \$25 in foreign ATM transaction fees refunded per month. Fees are refunded at the end of statement period.

- **No Minimum Balance**
- **No Maintenance Fees**
- **Unlimited Check Writing**
- **24-hour Telephone Banking**
- **Free Online Banking with Bill Pay**
- **Free BankFirst Debit Card**
- **Overdraft Privileges**

Account Requirements

Opening deposit of \$250

Minimum monthly account activity to receive interest and ATM fee refunds:

10 BankFirst point-of-sale debit card transactions. ATM transactions do not qualify.

The point-of-sale transactions must be deducted from your balance during your statement period.

1 Direct Deposit or 1 Automatic Clearing House (ACH) Payment.

Direct Deposits include payroll, Social Security and other government benefits, and tax refunds. ACH payments include direct payment of consumer bills such as mortgages, loans, utility bills and insurance premiums; E-checks, E-commerce payments; Federal, state and local tax payments. The transaction must be deducted from your balance during your statement period.

If the minimum monthly account activity to receive interest and ATM fee refunds are not met, the account will earn .10% interest rate with an annual percentage yield of .10%, and no foreign ATM fees will be refunded.

Sign on to Online Banking, e-mail address required, and receive an E statement.



A Better Way to Bank Since 1888

www.bankfirstfs.com

