

# credit union OF DENVER CHECKING ACCOUNTS

Features	Interest Rewards Checking	Cashback Rewards Checking	Interest Checking	Basic Checking
Minimum Balance Requirement	\$0	\$0	\$1,000 to earn stated rate	\$0
Free Debit Card <i>instant issue available</i>	✓*	✓*	✓	✓
Direct Deposit	✓*	✓*	✓	✓
Online Banking, Bill Pay & Alerts	✓	✓	✓	✓
eStatements	✓*	✓*	✓	✓
Mobile Banking with Check Deposit	✓	✓	✓	✓
Shared Branching & ATMs	✓	✓	✓	✓
One NSF Fee Refunded Per Year <i>non-sufficient funds</i>	✓	✓	✓	✓
Monthly Fee	\$0	\$0	\$5 if balance drops below \$1,000	\$0
Interest Rate	.05% APY**		.10% APY** earned with minimum \$1,000 balance	
CUDEals - Cash Back Merchant Discounts <sup>††</sup>	✓	✓	✓	✓
Card Alerts	✓	✓	✓	✓

## Rewards *if requirements are met monthly*

ATM Fee Refund	up to \$25*	up to \$25*		
Interest Rate	3.0% APY* up to \$10,000 balance			
Interest Rate Over Maximum	.20% APY* over \$10,000 balance			
Cash Back		Up to 5% of debit transactions with a maximum reward of \$5*†		

\*Monthly Account Requirements: 15 debit card transactions, Direct Deposit and eStatements to receive higher interest rate/cashback. If the Account Requirements are met, the rewards noted above will be applied.

\*\*APY = Annual Percentage Yield. Rates are variable and can change at anytime. Rates effective as of June 2019. Fees incurred on account can reduce earnings.

For all Checking Account disclosures, see our Membership Booklet located on our website at [cudenver.com](http://cudenver.com).

† Up to 5% of debit transactions with a maximum reward of \$5 per calendar month.

†† CUDEals are merchant discounts offered for a limited time and is an opt-in only offer. This is free with each checking account. Terms and Conditions located at [cudenver.com/cudeals](http://cudenver.com/cudeals).