

Free

Simplify your banking experience with no monthly service fee.

\$0 Monthly Service Fee

Please note, there is no monthly service fee associated with the Free Checking account. However, it may be subject to the Account Maintenance and Check Cashing Fee. See your Rate and Fee Addendum for additional details.

Rewards

Get 10¢ on qualifying¹ debit card purchases and put money back in your pocket.

\$5 Monthly Service Fee

EASILY WAIVED WITH:

- \$1,000 in direct deposit
- OR** \$5,000 combined average daily balance
- OR** 10 qualifying debit card swipes of \$5+

Interest Earning

Earn interest on your total daily balance without sacrificing accessibility.

\$5 Monthly Service Fee

EASILY WAIVED WITH:

- \$1,000 in direct deposit
- OR** \$5,000 combined average daily balance
- OR** 10 qualifying debit card swipes of \$5+

Included with *Rewards* and *Interest Earning* accounts:

Telehealth Services²

Access to 24/7 video or phone visits with U.S.-based board-certified, licensed and credentialed doctors ready to help with urgent care or mental health for you and your family, all with zero copays. Registration and activation required.

Mobile Phone Protection³

Up to \$850 of replacement or repair costs per claim if cell phone is stolen or damaged, less a \$50 deductible; up to two (2) claims per Checking Account per twelve-month period; an unlimited number of phones listed on cellular telephone bill.

Fuel Savings Discount

Register for the Fuel Rewards program and save 5¢ per gallon on every fill-up at participating Shell stations with Extended Gold Status. Simply enter your phone number or alternate identification number at the pump to see the savings instantly.

Travel & Leisure Discounts

Ready for a vacation? It's time to treat yourself and your family! Save big with deep discounts at thousands of local and national businesses. Registration and activation required; travel and leisure discounts only available on mobile or web.

Included with *every* Ascend checking account:

- ✓ 55,000+ fee-free ATMs nationwide
- ✓ Ascend Amphitheater presale codes
- ✓ Complimentary savings account
- ✓ Credit score monitoring
- ✓ Credit score simulator
- ✓ Digital banking and mobile app
- ✓ Free monthly full credit report
- ✓ Free financial education center
- ✓ In-depth credit score analysis
- ✓ Interest-savings opportunities
- ✓ Mobile deposit (after 30 days)
- ✓ Online bill pay with scheduling
- ✓ Online monthly statements
- ✓ Overdraft advantage available
- ✓ Scholarship eligibility (annually)
- ✓ Standard debit card included

¹ 10¢ cash back on debit card purchase transactions of \$5.00 or more. Payment transactions, money transfers to non-financial institutions (such as person-to-person), tax payments, and fraudulent purchase transactions are excluded.

² Available for the account holder and their spouse/domestic partner and up to six (6) dependent children age 2 and older. This is not insurance.

³ The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. Please refer to the actual Guide to Benefit for complete details of coverage and exclusions. Coverage is provided through the company named in the Guide to Benefit. Guide to Benefit can be found online at ascend.eclonline.net. Insurance Products are not insured by the NCUA or any Federal Government Agency, not a deposit of or guaranteed by the credit union or any credit union affiliate. Insurance Products are not insured by the NCUA or any Federal Government Agency, not a deposit of or guaranteed by the credit union or any credit union affiliate.