

NASCOGA now offering **BONUS** *Checking!*

You can now earn a premium dividend rate of **4.5%** on a balance up to \$30,000 each calendar month by applying for our new personal Bonus Checking Account!

Premium rate is paid when the following qualifications are met:

- * Keep a minimum balance of \$500
- * Sign up for e-statements
- * Have one direct deposit
- * Complete 15 signature based debit card transactions

The Bonus Checking also includes:

- * FREE Visa Check Card
- * FREE On-line Home Banking
- * FREE Bill Pay
- * FREE box of checks (1st box only)
- * 10 NASCOGA ATM fees waived monthly



Balances above \$30,000.00 will be paid a dividend rate of .25%. Bonus Checking is for personal accounts only. If account balance falls below \$500.00 a service charge of \$7.50 will apply. Debit card transactions must be \$5.00 or more. If you do not meet the qualifications per cycle, your account will still function as a dividend-bearing checking account earning .25%, however, you will not receive the ATM refunds for that time period. Any loan delinquencies of 30 days or greater will disqualify the account from receiving the premium rate.

