

## Which Account is Best for You?

| Checking                                         |                                                                                         |                                                                                                                                                                                                                                                                   |
|--------------------------------------------------|-----------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                  | Perfect For                                                                             | Why You'll Love it                                                                                                                                                                                                                                                |
| <b>Free Stack Checking &amp; Savings Bundle</b>  | People who want to earn higher monthly dividends just for using their checking account. | <ul style="list-style-type: none"> <li>• 5% APY on Stack Checking balances up to \$30,000</li> <li>• 2.50% APY on Stack Savings balances up to \$150,000</li> <li>• Unlimited ATM fee refunds</li> <li>• Easy monthly qualifications to earn dividends</li> </ul> |
| <b>Free Cash Back &amp; Stack Savings Bundle</b> | People who want to earn cash back while they spend.                                     | <ul style="list-style-type: none"> <li>• Earn up to \$10 per month on debit purchases</li> <li>• 2.50% APY on Stack Savings balances up to \$150,000</li> <li>• Unlimited ATM fee refunds</li> <li>• Easy monthly qualifications to earn cash back</li> </ul>     |
| <b>Free Teen Checking</b>                        | Teens learning how to successfully manage their money in the real world.                | <ul style="list-style-type: none"> <li>• Earn \$10 for each A on semester-end report cards</li> <li>• Parent spending controls</li> <li>• Real-time alerts and monitoring</li> </ul>                                                                              |
| <b>Free Simple Spend</b>                         | People who want an easy, no-rewards account.                                            | <ul style="list-style-type: none"> <li>• No monthly fee</li> <li>• No qualifications to meet</li> </ul>                                                                                                                                                           |

### Monthly Qualifications for Stack and Cash Back Accounts:

1. Have 15 debit card point-of-sale purchases clear and post to your account during the qualification period
2. Have direct deposit, ACH debit or credit, or Bill Pay transaction posted to your Stack or Cash Back account
3. Access online or mobile banking once during qualification period
4. Receive eStatements monthly

