

# Checking

## Whatever your personal checking needs, we have an account for you!

Leominster Credit Union offers a full-range of checking account options for your busy lifestyle. Whether you need a free or no-minimum-balance checking account, a VISA® Debit Card, or convenient mobile banking, we have the products you need. Check out our account offerings below and learn how you can take advantage of our wide range of financial products and services. Apply online today, visit any LCU branch, or call us at 800-649-4646. We look forward to serving you with the knowledgeable, fast and friendly service that has kept our members coming back for more than 65 years!

### Incredible Interest Checking <sup>1, 3, 4, 5</sup>

It's easy to earn more with Incredible Interest! With our Incredible Interest Checking, you earn high interest for each cycle that qualifications are met and no term commitments for access to your money.

- No minimum balance
- Tiered interest rates; see our [rates](#) for details
- ATM fee refunds up to \$25 each cycle that qualifications are met
- First order of standard checks at no charge
- 24/7 convenient digital services: Online Banking, Mobile Banking and Bill Pay
- Eligible for companion Incredible Interest Savings Account

Incredible Interest Qualification Requirements per Cycle:

- Minimum of 15 debit card point of sale transactions post and settle to your account per monthly qualification cycle
- Receive statements electronically (E-statements)
- Access your LCU Online Banking account at least once per monthly qualification cycle
- Receive at least one direct deposit or ACH debit per monthly qualification cycle

#### 2023 Qualification Cycle

### VIP Free Checking <sup>4</sup>

- No minimum balance
- Direct Deposit not required
- First order of standard checks at no charge
- 24/7 convenient digital services: Online Banking, Mobile Banking and Bill Pay

### Premium Perks Checking <sup>3, 4</sup>

- \$1,000 minimum balance to avoid a \$10 service charge per statement cycle
- Tiered interest rates; see our [rates](#) for details
- Standard checks (one order per year) at no charge
- No fee for LCU and foreign ATM transactions
- 24/7 convenient digital services: Online Banking, Mobile Banking and Bill Pay

YOU'RE  
SOMEBODY

## Incredible Interest Money Market Account <sup>3, 5</sup>

LCU's Highest Earning Money Market Account, get rates comparable to or better than a CD while maintaining access to your funds.

- \$25,000 minimum to open and to avoid a \$30 service charge per statement cycle
- Top interest rate on balances up to \$250,000
- E-statement required

## Premium Money Market Account <sup>3</sup>

- \$1,000 minimum to open and to avoid a \$5 service charge per statement cycle
- Tiered interest rates

## Remarkable Rewards Checking <sup>2, 4</sup>

*(This account no longer offered)*

Remarkable Rewards Qualification Requirements per Cycle:

- Minimum of 10 debit card transactions post and clear per monthly qualification cycle
- Receive statements electronically (E-statements)
- Access your LCU Online banking account at least once per monthly qualification cycle
- Minimum of one ACH debit or direct deposit post and clear per monthly qualification cycle

### 2023 Qualification Cycle

<sup>1</sup> Incredible Interest qualifications each cycle: you must have 15 debit card point of sale (POS) transactions post and settle to your account per monthly qualification cycle (transactions may take up to three (3) business days from the date of the transaction to post and settle to your account), access your account through online banking at least once per qualification cycle, receive your monthly statement electronically, and receive at least one direct deposit or ACH debit per qualification cycle. Qualification cycle means: a period beginning one (1) business day prior to the first day of the current statement cycle through one (1) business day prior to close of the current statement cycle (one day asynchronous – no weekend processing). Up to \$25 in ATM fee refunds per cycle when qualifications are met (maximum fee of \$4.99 per ATM transaction). This account may not to be used for commercial purposes. Membership requirements apply.

<sup>2</sup> (No longer offered) Remarkable Rewards Checking Qualifications each cycle: you must have 10 debit card point of sale (POS) transactions post and settle to your account per monthly qualification cycle (transactions may take up to three (3) business days from the date of the transaction to post and settle to your account). Access your account through online banking at least once per qualification cycle, receive your monthly statement electronically, and receive at least one direct deposit or ACH debit per qualification cycle. Qualification cycle means: a period beginning one (1) business day prior to the first day of the current statement cycle through one (1) business day prior to close of the current statement cycle (one day asynchronous – no weekend processing). Unlimited ATM fee refunds per cycle when qualifications are met. This account may not to be used for commercial purposes. Membership requirements apply.

<sup>3</sup> Fees may reduce earnings on accounts. LCU is not responsible for surcharges imposed by other financial institutions.

<sup>4</sup> Members must be enrolled in Online Banking in order to activate Mobile Banking. Standard rate and data charges may apply.

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<sup>5</sup> APY – Annual Percentage Yield. Rates are subject to change and may change without notice. You must maintain an average ledger balance of \$25,000.00 in your account to avoid a service charge fee. If, during any statement cycle, your average ledger balance falls below the required minimum average ledger balance, your account will be subject to a service charge fee of \$30.00 for that statement cycle. E-statements are a requirement of the account.

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