

# NXT Checking Choices

Ready to discover the NXT LEVEL in checking accounts?

NXT Bank offers the right option for your life.

	<b>NXT Secure Checking</b> Choose Security	<b>NXT Rewards Checking</b> Earn Our Highest Checking Interest <sup>6</sup>	<b>NXT Select Checking</b> Basic Free Checking
	For those interested in checking with more security features <sup>1</sup>	When you meet these minimum statement cycle requirements	An account for everyday banking needs
<b>Minimum to Open</b>	\$25	\$25	\$25
<b>Minimum Balance</b>	None	None	None
<b>Earns Interest</b>	No	Yes <sup>6</sup>	No
<b>Monthly Service Charges</b>	\$3.95 per month	\$3.95 per month Disappearing Fee <sup>8</sup> Option	\$0
<b>ATM Fee Reimbursement</b>	Yes <sup>3</sup>	Yes <sup>7</sup>	No
<b>FREE Electronic Banking Package</b> Includes Online Banking, Online Bill Payment, Mobile Banking, and e-Statements <sup>4</sup>	Yes	Yes	Yes
<b>FREE NXT Bank Debit MasterCard<sup>®10</sup></b>	Yes	Yes	Yes
<b>Unlimited Check Writing</b>	Yes	Yes	Yes

**NXT-LEVEL BANKING: ALWAYS ON**

Anyway, Anytime, Anywhere



## Additional Features

- ▶ **Triple Bureau Credit File Monitoring:** Providing daily monitoring and automated alerts of key changes to Equifax, Experian and TransUnion credit reports. Includes access to your credit score and 3-in-1 credit report. (Registration and activation required.)
- ▶ **Resolution Services:** Toll-free access to a dedicated consumer fraud recovery specialist who can walk you through the process of reclaiming your identity.
- ▶ **Up to \$10,000 Identity Fraud Expense Reimbursement Coverage<sup>2</sup>:** For expenses associated with clearing your name and repairing damaged credit, should you fall victim to identity theft.
- ▶ **Online Identity Theft News Center:** Resources to safeguard your identity.
- ▶ **Total Identity Monitoring:** Monitoring over 1,000 noncredit databases where identity theft could be evident. (Registration and activation required.)
- ▶ **Cellular Telephone Protection:** Receive up to \$300 of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. and abroad.
- ▶ **\$10,000 Accidental Death and Dismemberment Insurance Policy<sup>5</sup>:** Receive up to \$10,000 of 24-hour Accidental Death & Dismemberment Insurance. (Coverage divides equally on joint accounts and reduces by 50% at age 70.)

<sup>1</sup>ID Protect service is a personal identity theft protection service available to account owner(s) and their family. Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) who are residents of the same household. IDProtect benefits are available to joint account holders (unless otherwise noted). Benefits are not available to a "signer" or "beneficiary" of the account who is not an account owner. Service is not available to businesses and their employees, clubs and/or churches and their members, schools and their employees/students.

<sup>2</sup>Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

<sup>3</sup>ATM fee reimbursement limited to \$20 per cycle. Present ATM receipts for reimbursement within 60 days of fee charge.

<sup>4</sup>Paper statements are optional for \$3.00 per month.

<sup>5</sup>Special Insurance Program Notes: The descriptions herein are summaries only. They do not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. Insurance is offered through the company named on the certificate of insurance.

<sup>6</sup>Lower APY applies to balances over \$10,000 and when qualifications are not met. See Bank for details. Earn our highest checking interest when you meet these minimum statement cycle requirements: 16 MasterCard<sup>®</sup> Debit Card purchases that post and clear<sup>7</sup>, one ACH auto debit or direct deposit that posts, and receive your statements electronically - eStatements.

<sup>7</sup>ATM fee refunds are limited to \$20 per cycle and \$4.99 maximum per ATM transaction.

<sup>8</sup>Monthly fee of \$3.95 is reduced \$0.25 for every debit card purchase. ATM transactions do not count as MasterCard<sup>®</sup> Debit Card purchases.

<sup>9</sup>The Bank charges a fee of \$32 for each overdraft. Overdrafts must be repaid within five business days. We do authorize and pay overdrafts for checks and other transactions made using your checking account number, certain ACH transactions and automatic bill payments. We do not authorize and pay overdrafts for ATM transactions and everyday debit card transactions unless you ask us to. We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

<sup>10</sup>Replacement card fee may apply. See Bank for details.

**NXT-LEVEL BANKING: ALWAYS ON**  
Anyway, Anytime, Anywhere



## NXT Savings Choices

Make it Count Save for What's NXT

	<b>NXT Savings</b> Regular Savings Account	<b>Advantage Money Market</b> Account for Large Balances	<b>Investor Money Market</b> Higher Yield Account for Larger Balances
<b>Minimum to Open</b>	\$50	\$1,000	\$10,000
<b>Minimum Balance</b>	\$50	\$1,000	\$10,000
<b>Earns Interest</b>	Yes, interest paid monthly on all balances	Yes, no interest earned if balance falls below \$1,000	Yes, no interest earned if balance falls below \$10,000
<b>Check Writing</b>	No	Yes	Yes
<b>ATM Access</b>	Yes, when opened with a NXT Bank Checking Account	Yes	Yes
<b>Monthly Service Charge</b>	\$2 If average daily balance falls below \$50	\$5 if average daily balance falls below \$1,000	\$10 if average daily balance falls below \$10,000
<b>Other Account Details</b>	<ul style="list-style-type: none"> <li>▶ Unlimited Deposits.</li> <li>▶ Free Online Banking</li> <li>▶ Option of eStatement delivery.</li> <li>▶ <b>Earn a Higher Interest Rate</b> when you open a NXT Savings account at the same time as your Checking account. All it takes is a \$10 minimum transfer from checking to savings each statement cycle.</li> </ul>	<ul style="list-style-type: none"> <li>▶ Unlimited Deposits</li> <li>▶ Free Online Banking</li> <li>▶ Option of eStatement delivery</li> </ul>	<ul style="list-style-type: none"> <li>▶ Unlimited Deposits</li> <li>▶ Free Online Banking</li> <li>▶ Option of eStatement delivery</li> </ul>
	May provide overdraft protection when combined with your checking account		May provide overdraft protection when combined with your checking account

**NXTBANK.net**



**NXT-LEVEL BANKING: ALWAYS ON**

Anyway, Anytime, Anywhere