

Open a checking account today and receive up to \$25 for your old checks and check card!

Three easy questions to help you decide which account is best for you.

1. "Will there be anyone 50 years or better signing on this account?"

yes

"Will you always keep more than \$1,500 in your checking account?"

no

yes.....High Interest Checking
no.....50+ Free Interest Checking

2. "Does anyone plan to have direct deposit or an automatic payment with this account?"

yes

"Will you always keep more than \$1,500 in your checking account?"

no

yes.....High Interest Checking
no.....VIP Free Interest Checking

3. "Will you always keep more than \$1,500 in your checking account?"

yes

High Interest Checking

no

Totally Free Checking

Find out how to get a FREE gift just for referring your friends and family!

Totally Free Checking

"A FREE account for everyone!"

- No minimum balance
- No monthly service charge
- No per check charge

50+ Free Interest Checking

"FREE for members 50 and better"

- FREE personalized checks
- Competitive interest
- No minimum balance
- No monthly service charge
- No per check charge

VIP Free Interest Checking

"FREE checking with the convenience of direct deposit or any automatic payment!"

- Competitive interest
- No minimum balance
- No monthly service charge
- No per check charge

High Interest Checking

"An account for those interested in higher interest."

- FREE personalized checks
- Higher interest rate with a balance of \$1,500 or more
- Competitive interest if balance falls below \$1,500
- No per check charge
- Only \$6 monthly charge if minimum balance falls below \$1,500

Every new personal checking account includes:

- FREE VISA® Check Card
- FREE Online Banking and BillPayer*
- FREE Mobile Banking
- FREE e-Statements
- FREE easy-to-balance monthly statement
- FREE money for your old checks and check card
- Six FREE foreign ATM uses per month and no surcharges at any STARsf, AllPoint, or Co-op Network ATM

Save time and money with these great features:

- FREE VISA® Check Card**
Enjoy everyday access to your funds at any ATM in the world and the convenience of making purchases without writing a check. Some banks now charge to have or use debit cards. Not here! At Hawthorne your debit card is provided FREE and all debit transactions are free of charge with no other transaction fees.
- Direct Deposit & Automatic Payments**
Save yourself time with a convenient direct deposit or automatic payment. They take the hassle out of depositing paychecks or paying recurring bills.
- Free Online Banking & BillPayer**
Get online anytime to check balances, transfer funds, or view all of your statements. Plus, don't put up with lost mail and late payments when you can go online and simplify your life with the click of a button.
- Free e-Statements**
Eliminate paper waste and enjoy secure online access to current and past statements by opting for electronic delivery.
- Savings Plans**
Manage your money and enhance your earning power with one of our CDs, savings, or money market accounts.
- Identity Theft Protection**
Protect yourself from Identity thieves with our ID SafeChoice products and our FREE shred events!

Offer good on personal accounts only; business and corporate accounts do not qualify for these plans. Credit Union rules and regulations apply. Minimum opening deposit is only \$50. Ask us for details.

*Bill Payer is free provided you pay at least one bill per month. Otherwise there is a fee of \$4.95 for the month.