

# Spectrum Express Checking Account

MEMBER  
FDIC

<b>Minimum Opening Deposit</b>	\$100
<b>Minimum Daily Balance</b>	None
<b>Interest Bearing</b>	Yes, tiered
<b>Transaction Fee</b>	\$3.00 fee for transactions processed on this account at a staffed branch. <sup>1</sup> There will be a \$3.00 fee per month for paper statements.
<b>ATM Fee</b>	<ul style="list-style-type: none"><li>• Unlimited free transactions at all <i>BankFinancial</i> owned ATMs</li><li>• ATM Anywhere<sup>2</sup></li><li>• ATM surcharge fee reimbursement up to six (6) per month</li></ul>
<b>Built-in Features &amp; Options</b>	<ul style="list-style-type: none"><li>• Free Online Banking</li><li>• Free unlimited Online Bill Pay</li><li>• Free Online Statements</li><li>• Free Visa® Check Card with Rewards</li><li>• Free Online Bank-to-Bank Funds Transfer Service</li><li>• No transfer fee for Savings Sweep from a Spectrum Express Savings or Money Market</li><li>• No NSF fee for returned checks</li></ul>

<sup>1</sup> The fee will not apply to transactions and services that cannot be completed through an electronic channel or at an Express Branch.

<sup>2</sup> Plus any fee imposed by the owner of the other terminal or network.

Account must be opened at a *BankFinancial* Express Branch. Subject to change at any time without notice.