

Spectrum Direct Checking*

MEMBER
FDIC

Minimum Opening Deposit	\$100
Minimum Daily Balance	None
Interest Bearing	Yes
Monthly Service Charge	No
ATM Fee	<ul style="list-style-type: none">• Unlimited free transactions at all BankFinancial owned ATMs• ATM Anywhere**
Built-in Features & Options	<ul style="list-style-type: none">• Free Online Banking• Free Online Bill Pay• Free Visa® Check Card• Free BankFinancial Spectrum Direct checks• Unlimited check writing• 24/7 Bank-by-Phone• Free Online Bank-to-Bank Fund Transfer Service• Free Cashier's Checks & Money Orders• Eligible for Spectrum Select Money Market & Spectrum CD Rates• Free Visa® Gift Cards & Travelers Cards• Visa® Credit Card
Online Bill Pay Options	Free unlimited

* Must have Direct Deposit of Payroll or Government Checks (Social Security)

** There may be a fee imposed by the owner of the other terminal or network.

Subject to change at any time without notice.