

Spectrum Direct Checking*

MEMBER
FDIC

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|--|---|
| 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 with Rewards• 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• Free American® Express Gift Cards• Eligible for Spectrum Select Money Market & Spectrum CD Rates• 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.