

# Easy Money Checking

Rates Revised September 16, 2020

## Get amazing rewards when you meet two easy requirements:

1. You must be enrolled and receive eStatements
2. Make 10 Point-of-Sale debit card transactions that post and settle within the Qualification Cycle. (ATM-processed transactions do not count towards qualifying debit card transactions).

### ■ Earn 0.50% APY on balances from 1¢ to \$9,999.99; 0.01% APY on balances \$10,000+

*A blended annual percentage yield results when balances meet or exceed \$10,000.\**

### ■ Get ATM Fee Refunds up to \$25 per Qualification Cycle.

Use ANY ATM anywhere in the world!

## If you don't meet the Qualification Cycle requirements:

- You'll earn 0.01% APY on all balances in your Easy Money account.
- You'll get free transactions at ATMs with a Blackhawk Bank logo, plus you may have 4 free transactions at \*\*foreign ATMs (\*not owned or co-operated by Blackhawk Bank.) The foreign ATM fee for transactions exceeding 4 per calendar month is \$2.00 per transaction.
- You may 'start over' next Qualification Cycle to earn ATM refunds and amazing interest!

## To avoid a monthly maintenance fee of \$6.00 you must:

Maintain an average monthly balance of \$250 in your Easy Money Checking Account **OR**

Own/co-own Blackhawk Bank accounts with combined balances of at least \$15,000 as of your statement date. Qualifying balances include the average balances in your Checking, Savings, or Money Market Accounts and the end-of-day ledger balances in your CDs, Installment, Home Equity or Mortgage Loans.

The average balance is calculated by adding the ending balance each day in the cycle and dividing the result by the number of days in the cycle.

**Rates Effective September 16, 2020:** 0.50% APY (Annual Percentage Yield) paid on 1¢- \$9,999.99; 0.01% APY on all amounts \$10,000 and above each Qualification Cycle the requirements are met. Point-of-Sale (POS) debit transactions (PIN or Signature) must post and settle during the Qualification Cycle. Debit card transactions processed by merchants and received by the bank as ATM transactions do not count towards qualifying debit card transactions. Only debit card transactions processed by merchants and received by the bank as POS transactions count towards qualifying debit card transactions. The qualification cycle is considered the statement cycle; however, activity posted on the final day of the cycle is considered in the next cycle.

\* Tier 1: An interest rate of .50% will be paid on the portion of your daily balance that is between \$.01 and \$9,999.99. The Annual Percentage Yield for this tier is .50%. Tier 2: An interest rate of .01% will be paid on the portion of your daily balance that is \$10,000 or greater. The Annual Percentage Yield for this tier will range from .50% to .21%. 2nd Tier APY range is calculated assuming a maximum balance of \$25,000 and blending the below cap rate with the above cap rate.

Interest Rate/APY can fluctuate and may change before/ after account opening. Call 800-209-2616 for info. Interest is calculated/compounded/credited to your account monthly using the daily balance computation method, applying a daily periodic rate to the principal in the account. Accrual of interest on non-cash items (i.e. checks) begins no later than the day we receive credit for the deposit. No minimum amount required to open the account/earn the APY. If Qualification Cycle requirements aren't met, your account will earn 0.01% APY. Personal accounts only, age 16+. Limit 1 account per Social Security #. Check fee depends on style selected; fees may reduce earnings. ATM refunds include transaction fees at ATMs not owned/co-operated by Blackhawk Bank. No receipt needed unless transaction occurs outside the US. Qualification Cycle requirements must be met to receive up to \$25 in ATM refunds for that period. If not met, foreign\* ATM fees for transactions exceeding 4 per calendar month are \$2.00 each. Transactions are free @ ATMs with Blackhawk Bank logo; 4 free per calendar month @ foreign ATMs. \*\*Foreign = Not owned/co-operated by Blackhawk Bank.

### Deposit Services:

- Personal & Business Checking
- Health Savings Accounts
- Kids Savings Accounts / Teen Checking
- Debit/ATM Card
- Free transactions at ATMs with a Blackhawk Bank logo, plus 4 free transactions at †foreign ATMs  
*(\*Not owned or co-operated by Blackhawk Bank.)  
Foreign ATM fee for transactions exceeding 4 per calendar month is \$2.00 each.*
- Savings & Money Market Accounts
- CDs, IRAs, Financial Planning
- Goal Setter Account
- Direct Deposit
- Automatic Fund Transfers

### eServices:

- **Go to blackhawkbank.com:**  
Learn about products, services, online safety & much more!
- Online Banking offers Bill Pay, Alerts, Histories, Deposit/Withdrawal Verification, Check Clearing, Transfers including Person-to-Person and Bank-to-Bank, Loan Payments & more
- Mobile Banking
- Mobile Check Deposit
- Online Account Opening
- Bank by Phone - Call 888.769.2600
- eStatements & Notices

### Loan Services:

- Installment Loans
- Home Loan Counseling, Mortgage Pre-qualification
- Mortgage Loans with Local Service After Closing
- Home Equity Loans & Lines of Credit
- Automatic Loan Payments from Blackhawk Checking
- VISA Credit Card
- Business Loans

*Normal underwriting standards apply to loans & credit accounts.*

  
**Blackhawk Bank**

*The advice you need for the life you want.*

608.364.8911 | 800.209.2616

[www.blackhawkbank.com](http://www.blackhawkbank.com)