



Rewards Checking

Account Features

- ✓ 3.20% APY* on balances up to \$25,000 (1.09% to 3.20% on balances above \$25,000)
- ✓ Free online banking
- ✓ ATM Network fee refunded (up to \$10 per statement cycle)
- ✓ Online Bill Pay
- ✓ Free debit card
- ✓ Unlimited Check writing
- ✓ No annual fee American State Bank VISA or Scorecard VISA+

Account Requirements

- 1 **Electronic Statements-** Receive your statements through email or online banking portal
- 2 **Debit Card POS Transactions-** each month use your American State Bank debit card for a minimum of ** 10-point of sale (POS) transactions
- 3 **Direct Deposit-** Have a minimum of one direct deposit per monthly statement cycle

Or

ACH- Have a minimum of three qualifying automated withdrawals (ACH) to third parties, posted to your account per monthly statement cycle

*3.20% (APY) annual percentage yield paid on average daily balances up to \$25,000 and .40% APY on amounts above \$25,000 which will result in an APY of 1.09% to 3.20%. Balances over \$100,000 will have a lower APY. If test drive is not completed account will earn .10% APY. If test drive is complete but other requirements are not met account will earn .40% APY. APY is accurate as of 7/13/15. The rates may change after the account is opened. Fees could reduce earnings. +Subject to credit approval. ** 10 VISA Debit transactions must post to your account during the statement cycle in order to fulfill this requirement.

Member FDIC. Rev 7/15