



A Flexible Fit for Your Life

Personal Checking Accounts

A great checking account should seamlessly blend with the way you live life. At Highland Bank, we offer a wide range of checking account options that put a premium on convenience, giving you free and flexible access to your money, whenever and wherever you need it.

Checking Accounts that work for you:



Highland Checking

Delivering all the essentials without the frills, this free checking account offers digital banking and other tools. No more, no less.



Interest Checking

Maximize your balance with this interest-bearing checking account. Pay no monthly service charge when you maintain the minimum balance.






Relationship Checking

You deserve the most from your banking relationship, and this interest-bearing checking account delivers with a long list of perks.

Learn why it pays to bank with Highland, *literally*.

The Highland Bank Difference:

Discover checking accounts designed to match your lifestyle at Highland Bank. Explore features and benefits to find the perfect fit for you.

	 Highland Checking	 Interest Checking	 Relationship Checking
Designed for	Those with simple checking needs	Those seeking to earn interest on checking funds	Those looking to earn rewards for the banking relationship
Minimum Opening Deposit	\$100	\$100	\$100
Interest ⁽¹⁾	N/A	Yes	Yes
Minimum Average Daily Balance to Earn Interest	N/A	\$1,000	\$500
Minimum Daily Balance to Avoid Monthly Service Charge	N/A	\$1,000	\$10,000 combined balances ⁽²⁾
Monthly Service Charge	N/A	\$12	\$15
Check Printing	Standard fees apply for all products.	Standard fees apply for all products.	1 free box of HB Custom Creation checks per year
Debit Card ⁽³⁾	Free	Free	Free
ATM Transactions ^(4 & 5)	Free on-premise ATMs	Free on-premise ATMs	Free on-premise ATMs
Highland Reserve ⁽⁶⁾	\$25 annual fee	\$25 annual fee	No annual fee
Other Benefits	Free Digital Banking Zelle® ⁽⁷⁾ , Account Alerts, Free Cashier's Checks age 55+	Free Digital Banking Zelle®, Account Alerts, Free Cashier's Checks age 55+	Free Digital Banking Zelle®, Account Alerts, Free Cashier's Checks

(1) The interest rate and annual percentage yield (APY) may change weekly at Bank's discretion. Interest will be compounded and paid monthly. We use the average daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the available principal in the account each day. (2) Combined balances include checking and savings account average collected balances for the primary/joint owner(s), plus ledger balances of any consumer loans or certificates of deposit accounts with like ownership. (3) Foreign transaction fees, surcharges and international transaction fees may apply. (4) A \$2 Foreign ATM Fee will be applied per withdrawal outside of Highland Bank ATMs. (5) Relationship Checking allows up to two Foreign ATM Fees to be waived for ATM withdrawals outside of Highland Bank ATMs per statement cycle. A \$2 Foreign ATM fee will be applied per withdrawal beyond the two complimentary monthly withdrawals. (6) Subject to credit approval. (7) Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.