



Checking Options as Unique as You!

When it comes to checking accounts, it's important you have the right services and benefits to suit your specific needs. Highland Bank offers four different checking accounts to ensure you find the best fit.

The chart below outlines the details for each account type. Our skilled and experienced bankers will be happy to help you select the right one, or you can apply online today at www.Highland.Bank!

Checking Account Options

	HIGHLAND CHECKING	INTEREST CHECKING	RELATIONSHIP CHECKING	CLASSIC 55 CHECKING
Minimum to Open	\$100	\$100	\$100	\$100
Interest ⁽¹⁾	N/A	Yes	Yes	N/A
Minimum Daily Available Balance to Earn Interest	N/A	\$1000	\$500	N/A
Minimum Daily Available Balance to Avoid Monthly Service Charge	N/A	\$1,000	\$10,000 combined balances ⁽²⁾	N/A
Monthly Service Charge	None	\$12	\$15	None
ATM/Debit Card ⁽³⁾	Free	Free	Free	Free
Free ATM Transactions ⁽⁴⁾	On premise ATMs only	On premise ATMs only	2 per month	On premise ATMs only
Highland Reserve	\$2 monthly fee	\$2 monthly fee	Free	\$2 monthly fee
Other Benefits	Free mobile banking	Free mobile banking	Free Money Orders or Cashier's Checks, and Free mobile banking	Free Money Orders or Cashier's Checks, and Free mobile banking

Account Services

Our checking accounts come with this full suite of services:

- Free Digital Banking
- Free Bill Pay
- ATM/Debit Cards ⁽³⁾
- Free eStatements
- Free Account Alerts
- Free MyCardRules

Mobile Banking

Highland Bank's free Mobile Banking allows you to quickly and confidently bank on the go. Stay connected no matter where life takes you with these services:



- Free Mobile Banking App
- Free Mobile Deposit
- Free Mobile Wallet

Switch Kit

We make it easy! Check out our free switch kit at www.Highland.Bank to guide you through the process of moving your checking account to Highland Bank.

⁽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 interest on your account. This method applies a daily periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. Fees may reduce earnings.

⁽²⁾ Combined balances include checking, savings, and CD available balances and consumer loans and personal lines of credit.

⁽³⁾ Foreign transaction fees and surcharges may apply. Subject to approval.

⁽⁴⁾ To receive reimbursement of surcharge and foreign transaction fees, customer must contact Highland Bank Customer Service at 952-858-4888. Reimbursement requests will be processed once per month.