

A Flexible Fit for Your Life



A great checking account should offer you the benefits to 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.

Accounts That Work for You

 	 	 	 
<p>Highland Checking No frills. Just the essentials — a checking account that is great for those with basic banking needs.</p>	<p>Interest Checking Get all the freedom of a flexible checking account while putting your money to work, earning monthly compounding interest.</p>	<p>Relationship Checking Get rewarded for your banking relationship with a competitive, interest-earning account.</p>	<p>Classic 55 Checking For those 55 or better, a simple account with no fees and no minimum balances.</p>

The Highland Bank Difference

Giving you confidence to thrive.

Confidence is powerful. At Highland Bank, we give you confidence in quality accounts that fit your needs and your life. Confidence in trusted service that looks out for your best interests and helps you achieve your goals. Confidence in a locally and independently owned bank — committed to your community. Confident advantages to help you thrive.

Banking that Fits Your Life

Every Highland Bank checking account comes with the convenience of our Digital Banking suite, which combines traditional Online Banking services with our Highland Bank mobile banking app.

CONVENIENCE

Our Digital Banking Suite is the most convenient way to manage your money—anytime, anywhere, from any device.

VISIBILITY

View current balances, recent transactions, and electronic statements. Easily monitor your accounts with email and text message alerts at no extra cost.

CONTROL

Transfer funds, pay bills, and even control your debit card with MyCardRules™.

Personal Checking Accounts

	HIGHLAND CHECKING	INTEREST CHECKING	RELATIONSHIP CHECKING	CLASSIC 55 CHECKING	STUDENT CHECKING
Designed for	The essentials to meet basic banking needs	Earning interest on your checking balance	Earning interest on your checking balance	No-fee account for those 55 or better	Checkless account for students ages 13 - 24
Minimum to Open	\$100	\$100	\$100	\$100	\$50
Interest ⁽¹⁾	N/A	Yes	Yes	N/A	N/A
Minimum Daily Available Balance to Earn Interest	N/A	\$1,000	\$500	N/A	N/A
Minimum Daily Available Balance to Avoid Monthly Service Charge	N/A	\$1,000	\$10,000 combined balances ⁽²⁾	N/A	N/A
Monthly Service Charge	None	\$12	\$15	None	None
Debit Card ⁽³⁾	Free	Free	Free	Free	Free
Free ATM Transactions	On-premise ATMs only	On-premise ATMs only	On-premise ATMs only 2 per month refunded	On-premise ATMs only	On-premise ATMs only or up to \$15 in ATM refunds ⁽⁴⁾
Highland Reserve ⁽⁵⁾	\$25 annual fee	\$25 annual fee	Free	\$25 annual fee	N/A
Other Benefits	Free Digital Banking, Zelle, Account Alerts	Free Digital Banking, Zelle, Account Alerts	Free Cashier's Checks, and free Digital Banking, Zelle, Account Alerts	Free Cashier's Checks, free Digital Banking, Zelle, Account Alerts	Checkless Banking, free Digital Banking, Zelle, Account Alerts

⁽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 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, savings, and CD available balances and consumer loans and personal lines of credit.

⁽³⁾ Foreign transaction fees, surcharges and international transaction fees may apply.

⁽⁴⁾ Up to \$15 in ATM refunds per calendar month.

⁽⁵⁾ Subject to credit approval.

