

Irving

4300 North Beltline Road
Irving, TX 75038
Phone: 972-870-9300
Fax: 972-870-9333

Frisco

1518 Legacy Drive, Suite 100
Frisco, TX 75034
Phone: 214-596-6600
Fax: 469-362-8585

Ultimate Checking

This free, high-interest checking account truly lives up to its name. Earn 3.04% APY* and nationwide ATM fee refunds**—both with no minimum balance requirement. Ultimate Checking is ALWAYS free and interest-bearing, no matter what. You earn the highest rate by meeting the 3 simple qualifiers.



Account Features

- 3.04% APY* on balances up to \$25,000
- 1.00% APY* on amount of balance over \$25,000
- 0.05% APY* on entire balance if qualifications aren't met
- ATM fee refunds nationwide** (up to \$25 per month)
- No monthly service fee
- No minimum balance requirement
- Unlimited checking
- Free online banking with bill pay
- Free online statements
- Free debit card
- \$100 minimum deposit to open

Qualifications

Simply do the following each monthly qualification cycle to qualify for our highest rate:

- Have at least 12 debit card purchases post and clear
- Have at least one direct deposit or automatic payment post and clear
- Receive your bank statements online

If you don't qualify one month, don't worry. Ultimate Checking is still free and earns our base interest rate. And you can get right back to earning the full rewards the very next month.

Ultimate Savings

You can link Ultimate Checking to a free Ultimate Savings account to earn another round of interest. Best of all, by linking your earnings to our high-interest Ultimate Savings, you create an automatic savings builder. So your nest egg grows even without a dime from your own pocket!

*Minimum to open account is \$100. Annual Percentage Yield (APY) accurate as of 8/15/2011. Rate tiers are as follows: 3.04% APY applies to balances of \$.01 - \$25,000 and 1.00% APY applies to balances over \$25,000 if qualifications are met each monthly qualification cycle. 0.05% APY applies to all balances if monthly qualifications are not met. All balances will earn 3.04% APY - 1.00% APY if monthly qualifications are met. Rates may change after the account is opened. Fees may reduce earnings. Qualifying transactions must post and clear to the account during the monthly qualification cycle. Transactions may take one or more business days from the transaction date to post to an account from the date the transaction is made. Intra-bank transfers do not count as qualifying ACH transactions.**ATM Fee reimbursements up to \$25 provided only if qualifications are met within the monthly qualification cycle. This product is limited to one per tax ID.