

# Green Rewards Checking

Unless you're seasick, the more green, the better, right? This free high interest checking account earns up to 2.01% APY\*, while helping you go green with free electronic banking conveniences.

Get unlimited checking and ATM fee refunds—not just in the Bay Area, or California, but nationwide! It's easy to qualify for these rewards. Just use your debit card and our paperless banking services. Mother Nature will thank you. And so will your wallet!

## Summary

- 2.01% APY\* on balances up to \$10,000
- 0.25% APY\* on amount of balance over \$10,000
- 0.05% APY\* on entire balance when qualifications are not met
- Unlimited nationwide ATM fee refunds\*\*
- No monthly service charge
- No minimum balance to earn rewards
- Free check writing and debit card use
- Online banking with bill pay
- Paperless eStatements
- Telephone banking
- \$100 minimum deposit to open

## Qualifications

To earn the higher rate and ATM fee refunds, simply do the following each monthly qualification cycle:

- Have at least 12 debit card purchases post and clear
- Receive and review your free eStatement
- Have one direct deposit, ACH auto debit, or bill payment post and clear
- Access online banking once

If you don't qualify in a given cycle, you still earn our base rate, and can get the rewards back the very next month!

\*Minimum to open account is \$100. Annual Percentage Yield (APY accurate as of 5/1/11). Rate tiers are as follows: 2.01% APY applies to balances of \$0.00 - \$10,000 and 0.25% APY applies to balances over \$10,000 if qualifications are met during the monthly qualification cycle. 0.05% APY applies to all balances if monthly qualifications are not met. All balances will earn 2.01% APY – 0.25% APY if monthly qualifications are met. Rates may change after the account is opened. Fees may reduce earnings. Qualifying transactions must post and clear the account during the monthly qualification cycle. Transactions may take one or more business days from the transaction date to post to an account. Intra-bank transfers do not count as qualifying ACH transactions. ATM Fee reimbursements provided only if qualifications are met within the monthly qualification cycle.

\*\*There is a \$2 charge for transactions at other banks' ATMs.