

Checking Account Options

Less Fees. More Free.

MidWest America offers a choice in checking accounts to best suit your needs. Whether it's our Freedom Checking, Reward Checking, or Benefits Plus® Checking account, we've designed a product that is just right for you.



Dividends

Minimum Opening Balance

Monthly Fees

Dividend Distribution

Additional Information

	Freedom Checking	Reward Checking	Benefits Plus® Checking
	Free Internet Banking, Bill Payer, Mobile Banking, & E-statements with all checking accounts.		
Dividends	No Dividends	Earns Dividends	No Dividends
Minimum Opening Balance	None	None	None
Monthly Fees	No Monthly Fee	No Monthly Fee	\$6.00
Dividend Distribution	N/A	Dividends compound monthly & credit monthly	N/A
Additional Information	Easy-to-use checking with no minimum balance, monthly service fees, or "per check" charges	<u>Benefits</u> - High-yielding APY - Free ATMs Nationwide <u>Qualifications</u> - Make 10 cleared MWA Debit Card purchase transactions per qualification cycle* - Receive e-statements - Set up 1 direct deposit monthly or 1 auto debit to MWA Reward Checking per qualification cycle*	2 free individual check orders per year <u>Benefits</u> - Ultimate ID® Identity Theft Protection - Cellphone care coverage - Travel discounts - Various cashback rewards - Up to 15% off gift cards - Pharmacy discount card See our membership brochure or visit benefits-plus.org for full details.
	*Monthly, a fee will be assessed to accounts which maintain an average aggregate balance of less than \$500 for the previous two months. This fee will be waived if the checking account has 10 or more financial transactions (fee withdrawals or dividends are not considered financial transactions) during the month, there is an open loan on the account which is not delinquent, charged off, or in a repossession status, or the account belongs to a minor (less than age 18).	*Each qualification cycle that the minimum requirements are met, 4.00% Annual Percentage Yield (APY) will be paid on balances between one penny and \$10,000, and 0.20% APY paid on all amounts above \$10,000. If you do not meet the requirements per cycle, your account will earn 0.01% APY; however, you will not receive ATM refunds. Dividend rate subject to change. No minimum balance required. Available on personal accounts only. No monthly service charge. ATM fee refunds up to \$12 per cycle, if requirements are met. Accounts not meeting the monthly qualifications will be assessed a \$5.00 fee which may reduce earnings.	*MidWest America FCU has selected Generations Gold, Inc. a fully independent third party benefits provider, to provide travel and other discounted services on an exclusive basis directly to Benefits Plus® members. MidWest America FCU assumes no liability for any of the providers in fulfilling their services. All liabilities, claims, damages, and demands are the sole and direct responsibility of Generations Gold, Inc. and its independent service or benefits providers. Discounts received through the Benefits Plus® Program may not be used in conjunction with any other discounts. Benefits and services available through the Program are subject to change without notice. Not all plans and discounts are available in all areas. See benefits-plus.org or call 1-866-329-7587 for complete program details. A monthly fee of \$6.00 will apply.

BONUS

Primary accountholders age 18-23 years old, who receive e-statements and have an Affinity Visa Debit Card will automatically receive up to \$12 in ATM fees refunded at the end of each month based on their age on the last day of the month. The penalty fee for not meeting Reward Checking qualifications will also be waived.

