

Checking Accounts
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Premium Checking

Looking for a high yield checking account? Premium Checking offers a Bonus Rate, plus Nationwide ATM refunds*!

Check out the many rewards for Premium Checking:

- No Minimum Balance required
- No Monthly Service Fees
- Free MasterMoney™ TrueAccess® Debit Card
- ATM fee refunds Nationwide*
- Free Online Banking
- Free Bill Pay
(must make a minimum of 3 payments per month)
- Free E-Statement

Plus, earn **Bonus Rate** simply by meeting these 3 qualifications each month:

- 12 Debit Card Transactions
(within the statement cycle)
- 1 Direct Deposit or ACH Auto Debit
- Enroll and receive Electronic Statements
- *ATM refund up to \$25.00 per statement cycle.

FREE Access Checking

Enjoy a stress FREE checking account with no monthly service fees and no minimum balance requirements.

No Stress! Just FREE checking.

- No minimum balance required
- Free Automatic E-Statements
- Free Bill Pay & Online Banking
(*must make a minimum of 3 payments per month*).
- Free, unlimited ATM service at hundreds of bay area COOP ATM locations and only \$1.50 at other locations
- Free, unlimited transactions with your MasterMoneyTrueAccess card at over 14 million merchants accepting MasterCard
- Free, unlimited Touch Tone Teller inquiries and up to 6 free transfers per month

Online Services

Managing your credit union account online is only a click away, your online branch where our doors are always open.

You can do virtually anything on **T-Bay** that you can do at any of our branches.

- View Account Statement
- Pay bills through Bill Pay
- Apply for a loan
- View account balances
- Transfer funds between accounts
- Review account histories
- Transfer loan payments
- Make a Stop Payment
- Address change
- Change e-mail address
- Password change
- Check credit card history
- Make credit card payments
- View credit card statements

Now, with **Bill Pay**, you can schedule your bills to be paid automatically! All the financial freedom you've always wanted.

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Funds Federally Insured by NCUA