



# Smart Choice Checking and Savings

Enjoy these banking conveniences when you open a Smart Choice checking or savings account:

- FREE unlimited withdrawals at Centier ATMs
- FREE online Banking and Bill Pay at [www.centier.com](http://www.centier.com)
- FREE automatic transfers
- FREE direct deposit
- FREE Directline Automated banking 24/7
- FREE notary service
- One FREE money order per month
- Wire transfers for a small fee

## Smart Choice Checking

Your checking account allows you to deposit and withdraw funds from a federally-protected account. You can use personal checks to pay debts, and you can use your Visa® Debit Card or ATM card to access your account electronically or make cash withdrawals.

### Checking Features:

- \$25 to open
- No minimum balance
- No monthly service charge
- No per check charge
- Unlimited check writing
- FREE return of check images
- FREE Visa® Debit Card (a fee may apply at foreign ATM locations)
- First overdraft fee waived (one per year)
- Available only at specified locations below

## Smart Choice Savings\*

This account allows you to set aside a portion of your money and earn interest on your balance. Your savings account pays interest on money accumulated for your future.

### Savings Features:

- \$25 to open
- Earn a variable interest rate
- \$25 minimum balance to avoid a \$2 monthly service fee
- When monthly automatic transfer is made, \$2 monthly service fee is waived
- Overdraft coverage to your checking account for a \$4 per transfer fee (with authorization form)
- FREE ATM Card (a fee may apply at foreign ATM locations)
- Available only at specified locations below

## Opening your new Centier Account is Easy!

Simply bring the following information to open your new Smart Choice Checking or Savings account:

- Name
- Physical Address
- Driver's license
- Date of Birth
- Social Security Number
- Funds to open your account



Centier Bank is a proud partner of Bank On Northwest Indiana. Bank On Northwest Indiana is committed to providing affordable banking services and education to promote a secure financial future for everyone.

**East Chicago**  
720 W. 145th Street  
397-7930

**Gary (Glen Park)**  
4883 Broadway  
884-1910

**Merrillville Ultra**  
6110 Broadway  
884-2962

**Gary (Midtown)**  
1326 Broadway  
886-2526

**Hammond**  
5443 Hohman Ave.  
853-0160

**Gary (Miller)**  
650 S. Lake Street  
938-1240



\*A service charge fee of \$2.00 will be imposed every month if the balance in the account falls below \$25.00 any day of the month. You must maintain a minimum balance of \$25.00 in the account each day to obtain the annual percentage yield. Fees may reduce earnings. A closing fee of \$15.00 will be charged if this account is closed within 90 days of opening. Member FDIC.