



PERSONAL CHECKING

Free With Every Checking Account:

- Online Banking with optional Bill Pay¹
- Visa® Debit Card² with EMV Chip Technology, which offers added security
- Direct Deposit
- Mobile Banking with Mobile Deposit³
- eStatements
- Overdraft transfer for accounts tied to Home Equity Lines of Credit⁴
- 24-Hour Telephone Banking
- Unlimited use of HomeTrust Bank ATMs
- \$250 discount coupon on Mortgage Closing Costs⁵

**Open Your Account Online
or in Person Today**

htb.com/checking



Premier Checking

If you want to earn higher interest on your higher balances, this account is for you. And with your deposit and loan balances, you can avoid the monthly service fee. Plus, you get unlimited free basic checks, preferred rates on CDs, free official checks, and more.



CHECKING ACCOUNTS

Everywhere Connect Checking

Everywhere Connect has everything your on-the-go lifestyle demands in a checking account—100% online and mobile access, along with anytime-anywhere convenience. Plus, you will get a \$5 cash reward⁶ deposited into your account each statement cycle during which you make at least 10 signature debit card transactions.




Simple Checking

With no monthly service fee—but all the ease and convenience that modern banking technology has to offer—Simple Checking delivers.


HomeTrust Bank
htb.com

CHOOSE THE ACCOUNT THAT'S BEST FOR YOU

Checking Accounts	Everywhere Connect Checking	Premier Checking	Simple Checking
Perfect for those who:	want cash rewards 	keep higher balances	prefer the basics
Minimum Opening Balance	\$50	\$50	\$50
Monthly Service Fee	\$10	\$15	\$0
How to Avoid Monthly Service Fee	5 debit card transactions or 1 recurring direct deposit	Average combined deposit balance of \$10,000 or an average combined deposit and loan balance of \$25,000	No monthly service fee
Interest-Earning Tiers	No interest	<ul style="list-style-type: none"> • \$1,000 – \$2,499 • \$2,500 – \$9,999 • \$10,000+ 	No interest
Surcharge Refunds on Non-HomeTrust Bank ATMs	3 surcharge refunds per month	5 surcharge refunds per month	None
HomeTrust Bank Fees on Other Banks' ATMs	First 3 transactions free, then \$2 each	First 10 transactions free, then \$2 each	\$2 fee for all non-HomeTrust Bank ATM transactions ²
Other Benefits	\$5 cash reward ⁶ credited to account with 10 or more signature debit card transactions per monthly statement cycle	<ul style="list-style-type: none"> • Unlimited free supply of basic checks • Free official checks • Preferred rates on selected CDs • 2 free NSF reversal coupons at account opening with \$500 minimum recurring Direct Deposit. See Fee Schedule for details. • Annual \$25 discount on any size safe deposit box (Safe deposit boxes are not a bank deposit, not bank guaranteed, not FDIC insured, and are not insured by any federal government agency.) 	



Add a Savings Account

Once you've chosen just the right checking account, consider adding a savings account. You'll enjoy these and other advantages:

- Link your accounts for easy transfer of funds between accounts
- Use your savings as overdraft protection ⁷
- Set money aside for long-term or short-term goals

Talk to us today or visit us online for details on all your saving options.

Open Your Account Online or in Person Today

htb.com/savings

Account openings are subject to bank approval.

For other fees applicable to your account, please view our Fee Schedule. For additional terms and conditions, please view our Deposit Account Agreement and Online Banking Agreement.

1. Internet Service Provider fees may apply.

2. Fees may be incurred when using the card at non-HomeTrust Bank ATMs and when transactions would result in overdraft activity.

3. Third party standard messaging and data rates may apply. Deposits may not be available for immediate withdrawal.

4. Advances are subject to the charges specified in the terms and conditions governing your HELOC.

5. Discount applies to HomeTrust Bank personal mortgage closed within 24 months of account opening and excludes home equity line of credit. One coupon per household.

6. A \$5 cash reward will be credited to your account on the last day of each monthly statement cycle in which 10 or more signature debit card transactions have posted and settled. Maximum of \$60 cash rewards per calendar year. No minimum balance to earn monthly \$5 cash reward; however, a \$50 minimum opening deposit is required. Monthly \$5 reward program may be discontinued at any time without notice. Payments subject to IRS tax reporting requirements.

7. A \$7.00 fee will apply for each transfer.