

[www.OptimumChecking.com](http://www.OptimumChecking.com)

# FREE OPTIMUM CHECKING

Patent Pending, BancVue, Ltd.

EARN Optimum Rate

# 4.01

**%  
APY\***

ON BALANCES  
UP TO \$25,000

WITH **ATM Fee Refunds Nationwide!\***

**No Minimum Balance \***

Optimum Rate Qualifications Each Cycle:

- Make 10 Visa Debit Card Transactions
- Set up 1 Direct Deposit or Automatic Payment from your Account
- Enroll and Receive Electronic Statements

**BANK 1440**  
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PHOENIX • PEORIA (623)463-1440

\*Annual Percentage Yield (APY) accurate as of January 11, 2010. A minimum of \$100 to open account. Rate tiers are as follows: Optimum Rates 4.01% APY applies to balances of \$.01 - \$25,000 and 1.01% APY paid on balances over \$25,000 as long as qualifications are met each statement cycle. Base Rate 0.10% APY will be earned on all balances if qualifications are not met. All balances will earn 4.01% APY to 1.01% APY as long as qualifications are met. Rates may change after the account is opened. Fees may reduce earnings. \*\*ATM fee refunds per cycle when qualifications are met.

