

Checking Accounts

At Clearpath, we make managing your checking account easy. With convenient access through Internet Banking and Phone Teller, you can check your balance, verify that checks have cleared, view check copies, make loan payments, and much more... any time day or night! Checking Accounts with a Choice

Once you have deposited \$1 into a Prime Share (Savings) Account, you may be eligible to open one of our checking accounts:

- Free Checking

Enjoy the advantage of earning interest, with no monthly service charge, no minimum balance or Direct Deposit requirement, and no per-check fees. First order of checks is on the house! Take advantage of the freedom Clearpath Free Checking has to offer.

- eChecking

The perfect account for those people who want to do all their banking electronically. With this account you can earn an even higher dividend rate than our other Checking Accounts by using products like Online Banking, Bill Payment, ATMs and a Debit Card for all your transactions.

- Opportunity Checking

For those who may have experienced difficulty getting a Checking Account in the past. With no minimum balance or Direct Deposit requirement, this could be the answer for you. Visa® Debit Card

The Clearpath Visa® Check Card is a Debit and ATM card in one! Use it to make purchases where you see the Visa logo and funds will automatically be deducted from your Checking Account. You can also use it at thousands of ATMs nationwide displaying the CO-OP, STAR, Plus, Interlink, or Visa network logos. Automatic Overdraft Protection

At Clearpath you can rest assured that we are here to help you. Automatic overdraft transfer protection is provided at a modest charge. Funds are moved directly from your Share (Savings) Account, if available, or from any combination of Clearpath accounts, or lines of credit, that you have specified in advance. Courtesy Pay

Mistakes can happen and Clearpath wants to guard you against unnecessary embarrassment. Courtesy Pay protects you from merchant penalties by covering your check when you are short on funds. Courtesy Pay will cover the difference at a modest service charge, authorizing overdrafts on eligible checking accounts. Online Bill Payment

This special FREE service is available to all members with Clearpath Checking! Pay-anyone from your power company to your doctor to your neighborhood lawn service. Anytime, anywhere - all with the click of a mouse. Schedule single or recurring payments up to a year in advance. Review pending payments and have access to your full payment history. Check Designs

We've partnered with Clarke American, the largest provider of printed checks, to offer you a wide variety of check designs at "members only" prices. Credit Union representatives will place your first order, then reorder any time (and choose any design) when you click the "Check Reorder Express" link from our Partners page. Order Checks

- Clarke American - Our association with the largest provider of checks means great discounts for you. Visit <https://www.clarkeamerican.com/checks> to shop and place your order.

For an account comparison chart, view the Savings Account Overview disclosure. Read your Truth-in-Savings and Account Agreement for complete information.