

Checking Account Options



We know that each member has unique financial goals. That's why we work to match you with the account that will help you reach those goals today, and build new ones tomorrow. All of our accounts feature great benefits, including the 5Point team- we're always ready to answer your questions.

5Point has rolled your checking account into one of our checking account options below. If you are under 50 years old, you have been automatically enrolled in our Absolutely Free Checking. If you are 50 years or older, we've set you up with our 50+ Checking account. Check out all the great benefits below. If you find an option that works better for you, let us know. Just give us a call or stop by one of our branches. We'd be happy to get you set up today!

	ABSOLUTELY FREE CHECKING ACCOUNT	PLUS CHECKING ACCOUNT	50+ CHECKING ACCOUNT	REWARDS CHECKING ACCOUNT
Age Requirements	None	None	50+	None
Minimum Balance	None	\$350 Average Balance	None	\$5,000 Average Balance
4 Free Boxes of Checks Per Year			<input type="radio"/>	<input type="radio"/>
Free Cashier's Checks			<input type="radio"/>	<input type="radio"/>
Discount on Safety Deposit Boxes (availability varies by branch)			<input type="radio"/>	<input type="radio"/>
Monthly Service Fees	None	\$5 if Under Balance Requirement	None	\$12 if Under Balance Requirement
Overdraft Protection	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Courtesy Pay (once qualified-after 60 days of membership)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Free Online Banking & Bill Pay	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5Point App	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Access to Your Account at 5,000+ Participating Co-op Locations	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
PopMoney (once qualified)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mobile Deposit Capture (once qualified)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Free Transactions at AllPoint & Cardtronics ATMs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Money Back Rewards	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Same Day Discover® or Visa® Debit Cards	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Dividends		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>