

FREE REWARDS CHECKING

A rewards checking account that pays a competitive interest rate. Link to REALSaver Savings account for automatic savings.

Rewards

- Competitive interest rate
- Earn refunds on ATMs nationwide¹
- Save more money by opening a companion REALSaver Savings account

A Mastercard® debit card² comes with a Free Rewards Checking account. Overdraft Privilege available.³

Minimum opening deposit of \$100.

Minimum reward requirements to be met during each statement cycle:

- At least 12 or more debit card point-of-sale transactions post to your account⁴
- Use at least one monthly ACH direct deposit or automatic debit
- Receive monthly statements electronically

If qualification requirements are not met, account still pays nominal interest.


1) Maximum refund on ATM fees is \$20 per statement cycle. No-fee cash withdrawals can be made at any Independent Financial ATM.

2) Subject to bank approval.

3) Overdraft Privilege is available 30 days after account opening. \$35 fee covers checks, ACH debits and may cover ATM withdrawals or other electronic transactions if you consent in the event the account has non-sufficient funds. Account may not have a negative balance for more than 30 days or Overdraft Privilege will be removed. Information regarding Overdraft Privilege will be provided to you or more information is available at IFinancial.com.

4) All transactions MUST post and clear your account by the qualification cutoff date.



Independent Financial is a trademark of Independent Bank, Member FDIC.  Equal Housing Lender.

To earn rewards, the minimum required transactions must post and clear your account by the qualification cut-off date indicated in red below.

 Qualification cut-off

 Statement cut-off

 Rewards dollars deposited in REALSaver Savings

Please note: electronic debit transactions do not always process on the day of purchase. The deadline for transfers through Online Banking is 6:00 p.m. (CT) Monday - Friday.

2024

JANUARY

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

FEBRUARY

SUN	MON	TUE	WED	THU	FRI	SAT
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29		

MARCH

SUN	MON	TUE	WED	THU	FRI	SAT
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

APRIL

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

MAY

SUN	MON	TUE	WED	THU	FRI	SAT
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

JUNE

SUN	MON	TUE	WED	THU	FRI	SAT
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2	3	4	5	6	7	8
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16	17	18	19	20	21	22
23/30	24	25	26	27	28	29

JULY

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

AUGUST

SUN	MON	TUE	WED	THU	FRI	SAT
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

SEPTEMBER

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

OCTOBER

SUN	MON	TUE	WED	THU	FRI	SAT
		1	2	3	4	5
6	7	8	9	10	11	12
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20	21	22	23	24	25	26
27	28	29	30	31		

NOVEMBER

SUN	MON	TUE	WED	THU	FRI	SAT
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3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

DECEMBER

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				