




CHECKING ACCOUNT OPTIONS THAT FIT **YOUR LIFESTYLE.**

	CYCLONEREWARDS	DSBONE REWARDS	DSBFREE
Opening Deposit	\$50.00	\$50.00	\$50.00
Daily Balance Requirements	None	None	None
ATM/Debit Card	<ul style="list-style-type: none"> Official Denver Cyclones Debit Card No Annual Fee 	<ul style="list-style-type: none"> DSBOne Debit Card No Annual Fee 	<ul style="list-style-type: none"> Free Debit Card No Annual Fee
Safe Deposit Box	Free Small Box or \$10.00 off a larger size	Available	Available
ATM Surcharge Fees Refunded	Up to \$10.00 per month	Up to \$10.00 per statement cycle (If qualifications are met up to)	Not Available
Additional Benefits	5¢ TO DENVER SCHOOLS	3.10% APY* (on all qualifying account balance up to \$20,000^)	None
Requirements		Log into online banking, eStatements, 12 debit card transactions (excludes ATM withdrawals) with a minimum of \$10.00 per transaction and two automatic ACH transactions (all must be posted by the last business day of the statement cycle). All requirements must be met the last business day per statement cycle.	No monthly service charge. Overdraft fees apply to transactions created by check, in-person withdrawals, or other electronic means.
Also Available	<ul style="list-style-type: none"> DSB Mobile Mobile Deposit 	<ul style="list-style-type: none"> Online Banking Online Bill Pay (fees may apply for inactivity) 	<ul style="list-style-type: none"> eStatements Safety Check (subject to qualifications, fees may apply)
<small>DSBOne: If the daily balance is \$.01-\$20,000.00 the interest rate paid on that portion of the balance would be 3.05% and APY* of 3.10%. If the daily balance is greater than \$20,000.00 the interest rate paid on that portion of the balance would be 0.15% with an APY* range of 3.10% - 0.15%. Any accounts that do not meet all monthly requirements will have a rate of 0.01% and APY* of 0.01%. Interest is compounded daily and credited monthly. Posted ATM fees will be refunded up to \$10.00 per statement cycle, if qualifications are met. If you close your account before interest is credited, you will not receive accrued interest. Rates and APY* are variable and may change daily. Fees may reduce earnings. \$50 minimum to open account. No monthly service charge. APY is accurate as of 7/1/24. Limit one account per social security number</small>			
<small>Limit one account per social security number. Personal accounts only. APY* = Annual Percentage Yield. MEMBER FDIC</small>			