

First Federal Savings Bank of Mascoutah

A+ Checking

FEATURES:

- Receive \$2 for every "A" on your report card at the end of every semester (up to a max of 5 A's/semester). ** Money to be deposited into your account.
- Payouts are made twice/year. \$2/"A" paid at the end of 1st semester if 1st semester's report card submitted no later than Jan. 31st; and again for A's on 2nd semester report cards if 2nd semester report card submitted no later than June 30th.
- \$2 for every "A" based on a letter grade system of A, B, C, D, F. No substitute grading system, or equivalent letter grade, will be accepted.
- Free gift at account opening
- Free Online Banking
- Free Mobile Banking w/Mobile Deposit Capture
- Free E-Statements
- Free Debit Card

Qualifications:

- \$25 Minimum Opening Deposit
- Students First Grade through College are eligible for enrollment
- Adult Joint Account Holder Required if under the age of 18 years old.
- Student must present report card in person, to receive credit. No texts, emails, faxes, etc.
- Upon college graduation, or the student's 25th birthday, whichever occurs first, the account converts to a Free Checking account
- Account must remain open for 180 days (6 months) after opening, or there is a \$20 fee to close
- Paperless E-Statements required

* TERMS AND CONDITIONS ARE SUBJECT TO CHANGE.

** Semesters may include 2 quarters if the student receives quarterly report cards. 1st Semester includes the first two quarters, to be paid out no later than January 31. 2nd Semester includes the final two quarters to be paid out no later than June 30th. You may aggregate "A's", but are limited to 5 per semester, i.e. if you receive 3 A's in first quarter, and 4 A's in second quarter, you may combine, but you will only be rewarded for a max of 5 As. The \$2/ "A" will be paid as bonus interest.

First Federal Savings Bank of Mascoutah
101 West Main St – Mascoutah, IL 62258
(618) 566-2343 – Member FDIC

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