

Total Access Checking Frequently Asked Questions

Features and Benefits

Q. What are the “benefits” for Total Access Checking?

A. Tier 1 - 5.01% APY paid on balances up to \$49,999.99 and Tier 2 - 1.05% APY paid on balances \$50,000.00 and above when all requirements are met
-Plus free ATMs nationwide

Q. What are the requirements that must be met to qualify for the benefits?

A. -10 debit card transactions
-1 direct deposit or ACH auto debit
-receive electronic statement
-access online banking

Q. How often must the requirements be met to qualify for the benefits?

A. Each statement cycle

Q. What happens if I do not meet the requirements for Total Access Checking?

A. The interest rate earned will be 0.15% and all foreign ATM fees will not be reimbursed

Q. How does the tiered interest rate for Total Access Checking work?

A. 5.01% APY paid on balances up to \$49,999.99 and 1.05% APY paid on balances \$50,000.00 and above

Q. Can the interest change on a Total Access Checking account?

A. Yes, it is a variable rate and can change at the bank's discretion without notice

Q. Is this just a “teaser” rate?

A. No

Q. How is the interest calculated?

A. We use the daily balance method to calculate the interest on the account. This method applies the periodic rate to the principal in the account each day

Q. If I meet the requirements, when will I receive my benefits?

A. At the end of the statement cycle

Q. If I use another bank's ATM and pay a fee, when will I get my refund?

A. On the last day of the statement cycle, as long as you meet all of the requirements during that cycle

Q. Do I have to do anything in order to get my ATM refund?

A. No, the refund will be automatically credited into your account at the end of the statement cycle

Q. How will I know that I have qualified for the benefits at the end of the statement cycle?

A. You will receive an email notification (to the e-mail address that you have provided to the bank) that will be sent to you at the end of the month

Q. As a Total Access Checking customer, will I receive a 1099 at the end of the year reflecting interest earned over the year?

A. Yes

Q. Are fees refunded automatically on ATMs used internationally?

A. No, however we will refund the fee if you bring in the receipt

Q. If my account balance goes negative, will I still be able to qualify for my benefits during that statement cycle?

A. Yes

Q. If I fail to meet the requirements during this statement cycle, do I still have a chance to qualify during the next statement cycle?

A. Yes

Q. What if my new Debit Card doesn't arrive until late in the statement cycle and I don't have time to earn my benefits... will I still get them?

A. Yes, you will automatically receive your benefits during your first statement cycle, whether the requirements are met or not

Q. If I miss my requirements by only one Debit Card transaction, can I call in and get my interest and ATM refunds anyway?

A. No

Statement Cycle

Q. What is the statement cycle for Total Access Checking?

A. A calendar month

Q. What is the qualification period?

A. The last day of the statement cycle to the day before the last day of the statement cycle of the following month. Example: September 30th– October 30th

Q. Will all Total Access Checking customers be on the same statement cycle?

A. Yes, at month end

Debit Card Transactions

Q. If I use my Debit Card at an ATM, will that transaction count towards my requirements?

A. No

Q. Does a Debit Card reversal count towards my requirements?

A. No

Q. May I "carry forward" Debit Card transactions in excess of the required number to the next statement cycle?

A. No

Q. Will the transactions from this statement cycle on my old account count towards the required transactions for this statement cycle on my Total Access Checking account?

A. No, you will automatically qualify for the benefits for the first month as soon as the Customer Service Representative makes the change

E-Statements

Q. How do I access my e-statements?

A. Through CSB's online banking

Q. Must I access my statement online in order to qualify for the benefits?

A. Yes

Q. Do I receive images or checks back with my Total Access Checking account?

A. You will receive your check images when you view your statements online

Q. Can I have a Total Access Checking account if I don't own a computer?

A. Yes, as long as you have an active email account and access to a computer to view your statements

Q. What if I need a printed copy of my statement and/or check image?

A. You can either print your statement when you view it online or the bank can provide a copy for a fee

Account Limits

Q. Is there a limit on the amount of money I can keep in my Total Access Checking account?

A. No

Q. Is there a minimum balance requirement in order to receive benefits?

A. No

Q. What is the minimum opening balance for a Total Access Checking account?

A. \$10.00

Q. Is there a limit on the amount of ATM refunds that I can receive during a statement cycle?

A. No

Opening/Converting Accounts

Q. Is overdraft protection available for Total Access Checking accounts?

A. Yes , moneyline, bounce protection, transfer from savings

Q. What is the Bounce Protection limit?

A. \$500.00

Q. How can I convert my current checking account to a Total Access Checking account?

A. You can meet with one of Customer Service Representatives at any of our locations and they can change it for you.

Q. Will I be able to use my existing Debit Card, checks, and account number with my Total Access Checking account?

A. Yes

Q. Can I open a Total Access Checking account over the phone?

A. No

Q. Can I open multiple Total Access Checking accounts?

A. Yes, but the requirements must be met for each account in order to receive the benefits for each account

Q. Can a DBA use this account?

A. No

Q. Can this be used as a business or organization account?

A. No

Q. Is there a limit on the number or kind of transactions I can do on a Total Access Checking account?

A. No

Q.If I am converting an interest-bearing account over to a Total Access Checking account , will I receive any interest that is owed to me for the month?

A. Yes, the system will automatically post the accrued interest.