



YES! YOU CAN EARN FREE SMART CHECKING BENEFITS

**Enjoy these FREE Smart Checking Benefits
when you take advantage of our online banking services:**

- Earn 3.90% APY on the first \$1,000 in your FREE Smart Checking Account
- Save \$50 on a North Coast BIG Rewards Card. (No Annual Fee for members with FREE Smart Checking Benefits)
- Save \$15 on each Privilege Pay overdraft

**Earn FREE Smart Checking Benefits
when you do some of your banking online:**

- Sign up for eStatements with a valid email address
- Use Direct Deposit and Bill Pay at least once a month
- Use your North Coast Debit or Credit Card at least once a month.