

Checking

Your Guide to Easy & Rewarding Checking



Banking Made Easy™

A checking account is a transactional account that gives you easy access to your money. You can conveniently deposit funds such as your paycheck, cash or checks. You can also use it for everyday spending, making payments through a debit card, check, electronic payment or by withdrawing cash. Use this guide to learn about the checking account types we offer and account details.

Choose the Right Checking Type for You

Rewards

\$0 Monthly Service Fee **\$0** Minimum Balance **\$35** Minimum to Open

- Get 1 point for every \$2 in signature-based debit card purchases
- Redeem points for rewards such as gift cards, merchandise and travel
- Points can be combined with a Landmark Rewards Visa® Credit Card
- Redeem points within Digital Banking through the Card Management tool
- Points will be earned based on your qualifying net purchases (purchases minus returns and/or other related credits)
- No points for unauthorized or fraudulent charges or for fees on your card account

Premium

\$0 Monthly Service Fee **\$0** Minimum Balance **\$35** Minimum to Open

- Get 7.50% APY on balances up to \$500 (APY is Annual Percentage Yield)
 - APY is variable and subject to change. APY is accurate as of 04/11/2025
 - Fees could reduce earnings on account
 - APY may range from 7.50%-.06% on balances over \$500
- Must enroll in eDocuments and have a direct deposit of at least \$250 a month
 - Direct deposit is defined as a minimum of \$250 per month in regular periodic deposits from an employer, payroll provider, gig economy payer (e.g. Door Dash, Uber, Postmates), pension or government benefits provider deposited into your Premium Checking Account via the ACH system.
 - Transfers from other Landmark accounts, ACH transfers from other financial institutions, peer-to-peer payments (e.g. Venmo, PayPal), merchant transactions (e.g. Stripe, Square), and mobile check deposits do not qualify as direct deposits.
- One Premium Checking Account per member

VIP

\$0 Monthly Service Fee **\$0** Minimum Balance **\$35** Minimum to Open

- Get 0.05% APY (APY is Annual Percentage Yield, APY is variable and subject to change and APY is accurate as of 04/11/2025) on balances \$2,500 and higher (APY is Annual Percentage Yield)
- Dividends are paid on the entire daily balance whenever it is \$2,500 or more (fees could reduce the earnings on the account)

Account Details

Digital Banking

- Check balances, transfer funds, and track budgets easily with our mobile app

Zelle®¹

- Send money to family and friends

Mobile Deposit

- Deposit checks with our mobile app

Card Management

- Lock and unlock your debit card
- View your recent and past transaction details
- Receive alerts and set limits

Free Bill Pay

- Save the stamp and check
- Schedule monthly or recurring payments

Credit Hub

- Check your credit score for free
- View your credit report
- Get credit monitoring alerts and tips

Insured by NCUA

- Insured by the National Credit Union Administration (NCUA) up to \$250,000
- More information can be found at nca.gov/consumers/share-insurance-coverage

Free Visa® Debit Card

- Receive a free Visa® debit card (licensed by Visa® USA Inc.)
- Accepted nearly everywhere
- Can be added to mobile wallet to make everyday purchases with your mobile device (Apple Pay, Apple Watch, Samsung Pay and Google Pay)

34,000+ Fee-Free In-Network ATMs

- Use our nationwide ATM network fee-free
- Find in-network ATMs using our Branch & ATM Locator at Landmarkcu.com/locations

Overdraft Protection

- Opt into one of our overdraft protection programs, and we'll help you cover it

Get Started

Open a checking account online or visit a branch. Learn more at Landmarkcu.com/checking

Age Requirement

- 18 for individual checking, 14 for youth checking account with parent/guardian

Two Forms of Identification Required

- Primary ID: Driver's license, state issued photo ID, military photo ID, passport, Milwaukee Municipal ID, permanent resident card, matricula or student ID
- Secondary ID: Current utility bill, W2 form, income tax record, letter from Social Security Administration, current pay stub, VA ID or a current bank statements of another financial institution

Fund Your Account

- Cash, check, transfer money from another Landmark account or from an external account

Easily Switch Your Checking

- Use our hassle-free automated account tool
- Easily and securely switch your direct deposit and recurring payments from accounts at other financial institutions to your new Landmark checking account

Still have questions? We're here to help.



Website: Talk with a representative by using the online chat bubble



Digital Banking: Have secure conversations with us via message or chat



Phone: Call us at 262-796-4500



Visit a Branch: Find a branch near you by visiting Landmarkcu.com/locations

1 - U.S. checking or savings account required to use Zelle®. Transactions between enrolled consumers typically occur in minutes. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.