

# Saving

## Add a Savings Account or Money Market

Once you've chosen the right checking account, consider adding a savings account. You'll enjoy these and other advantages:

- Link your accounts for easy transfer of funds between accounts
- Use your savings as overdraft protection<sup>5</sup>
- Set money aside for long-term or short-term goals

Talk to us today or visit us online for details on all your saving options.

Open your account online - [htb.com/saving](https://htb.com/saving) or in person today!



## Included with Every Checking Account

- Online Banking<sup>1</sup> with optional Bill Pay, including External Account Transfer, wire services and My Finances module to track your spending
- Contactless Visa® Debit Card<sup>2</sup> with EMV Chip Technology, which offers added security
- Zelle® for sending money
- Direct Deposit
- Mobile Banking with Mobile Deposit<sup>3</sup>
- eStatements
- Overdraft transfer for accounts tied to Home Equity Lines of Credit (HELOC)<sup>4</sup>
- 24-Hour Telephone Banking
- Unlimited use of HomeTrust Bank ATMs

Open your account online - [htb.com/checking](https://htb.com/checking) or in person today!



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Member FDIC | Equal Housing Lender

# Personal Checking



HomeTrust  
Bank  
[htb.com](https://htb.com)

# Checking Accounts



## Premier Checking

If you want to earn higher interest on your higher balances, this account is for you. And with your combined deposit balance, you can avoid the monthly service fee. Plus, you get unlimited free basic checks, free official checks, and more.



## Everywhere Connect

Everywhere Connect has everything your on-the-go lifestyle demands in a checking account—100% online and mobile access<sup>3</sup>, along with anytime-anywhere convenience.



## Simple Checking

With no monthly service fee—but all the ease and convenience that modern banking technology has to offer—Simple Checking delivers.

Checking Accounts	Premier Checking	Everywhere Connect	Simple Checking
Ideal for those who:	keep higher balances	are always on-the-go	prefer the basics
Minimum Opening Balance	\$50	\$50	\$50
Monthly Service Fee	\$15	\$10	\$0
How to Avoid Monthly Service Fee	<ul style="list-style-type: none"><li>An average daily balance of \$10,000 in your Premier Checking account, OR</li><li>An average combined deposit balance of \$25,000</li></ul>	<ul style="list-style-type: none"><li>10 debit card transactions, OR</li><li>1 recurring direct deposit per monthly statement cycle<sup>6</sup> OR</li><li>Average monthly deposit balance of \$1,000</li></ul>	No monthly service fee
Interest-Earning Tiers	<ul style="list-style-type: none"><li>\$1,000 – \$2,499</li><li>\$2,500 – \$9,999</li><li>\$10,000+</li></ul>	No interest	No interest
Surcharge Refunds on Non-HomeTrust Bank ATMs	Unlimited ATM surcharge refunds (Excluding International Service Assessment fees)	3 surcharge refunds per month	
HomeTrust Bank Fees on Other Banks' ATMs		First 3 transactions free, then \$2 each	\$2 fee for all non-HomeTrust Bank ATM transactions
Other Benefits	<ul style="list-style-type: none"><li>Unlimited free supply of basic checks</li><li>Free official checks</li><li>Annual \$25 discount on any size safe deposit box</li></ul> <p>(Subject to availability. Safe deposit boxes are not a bank deposit, not bank guaranteed, not FDIC insured, and are not insured by any federal government agency.)</p>		

Account openings are subject to bank approval.  
For other fees applicable to your account, please view our Fee Schedule. For additional terms and conditions, please view our Deposit Account Agreement and Online or Mobile terms and conditions.

1. Internet Service Provider fees may apply.

2. Fees may be incurred when using the card at non-HomeTrust Bank ATMs and when transactions result in overdraft activity. ATM owner may charge a fee. Please review account opening disclosures to determine if your checking account qualifies for limited foreign ATM waivers.

3. Third party standard messaging and data rates may apply. Deposits may not be available for immediate withdrawal.

4. Advances are subject to the charges specified in the terms and conditions governing your HELOC.

5. A \$7.00 fee will apply for each transfer.

6. Transactions must post and settle to qualify.