

# ADDvantage Checking Account

Checking that gives Inspirus members more chances to earn.

[Apply now](#)

## How you qualify

- You have a passion for education
- Establish and maintain membership with a [savings account](#)
- \$50 minimum deposit to open
- Set up direct deposit or payroll deduction contributions
- Enroll in eStatements

That's all you need to start enjoying great benefits and better day-to-day banking.



## Overview

EMV Chip Card	Monthly Service Fees	Minimum Balance	Dividend Rate	APY*
	None	\$0	7.71% for balances up to \$500.00	8.00%
			0.10% for balances \$500.01 and over	0.10%

[View Disclosures](#)

## ↑ The Fine Print

\*APY = Annual Percentage Yield

Rates accurate as of the last dividend declaration date. Fees may reduce earnings. Rates subject to change at any time after account opening. Direct deposit or payroll deduction and enrollment in eStatements required to earn 8.00% APY.

## Features & Benefits

- Free Visa® debit card Visa Credit Cards also available
- Unlimited check writing capabilities
- Mobile Payments
- Free online bill pay
- No monthly service fees
- Online & mobile banking
- Free eStatements
- Added security for your online debit card purchases with Verified by Visa®
- Automatic payments just got easier
- Transaction Alerts

## You might also like

Check out our [ADDvantage Savings](#) account for an easy way to build your savings at the same time! New members only need to make a \$5 deposit to open an account.  
*Opening a savings account establishes membership with Inspirus Credit Union and must be maintained to remain an active member.*

## Three ways to apply

- Complete your [application for membership](#) online
- Call a Member Services Representative at 888-628-4010
- Visit your [local branch](#)