

# Receive **2.05% APY** with a *High Yield Checking*

*The Preferred Checking Account is designed to grow your deposit.*

## Account Qualifications

- ✦ Maintain a minimum daily balance of \$1,500 or an average monthly balance of \$5,000 to avoid a \$10 monthly service charge
- ✦ Set up & receive monthly ACH or Direct Deposit
- ✦ Activate Your Free NexTier Visa® Debit Card
- ✦ Enroll in Online Banking & Opt-in for eStatements

## Account Features

- ✦ Interest bearing account<sup>1</sup>
- ✦ Free NexTier Visa® Debit Card
- ✦ Free Online Banking with Bill Pay, eStatements, Mobile Banking, Zelle, and Telephone Banking
- ✦ ATM Withdrawal Refunds up to \$15 per month
- ✦ \$50.00 minimum deposit to open



**FREE** First Order of Basic Checks  
Up to \$100 Value

### Preferred Checking Account Offer:

Annual Percentage Yield (APY) is accurate as of December 10, 2025. This is a variable rate account where the interest rate and APY may change at any time after the account is opened. NexTier Bank reserves the right to amend, extend or discontinue this special offer at any time. Minimum deposit to open is \$50.00. Minimum daily balance of \$1,500 or monthly average balance of \$5,000 to avoid a monthly service charge of \$10.00. Fees and withdrawals may reduce earnings on the account. Refunds up to \$15.00 a month on ATM withdrawals. Offer only available at the Rochester and Williamsville, New York locations.

<sup>1</sup>Interest rate and annual percentage yield may change. Interest begins to accrue on the business day we receive your deposit. Interest is calculated on the daily ledger balance. Interest accrued daily. Compounded & credited monthly.