Checking Accounts

Flexible options to fit your needs.

Flex Checking and HSA Flex Checking

Convenient. Reliable. Affordable.

- No monthly service charge
- No minimum balance requirement
- Unlimited check writing
- No dividends
- (1) free box of standard checks per year

Flex Checking Plus

More benefits. Less cost.

- Earn dividends on all balances
- Pay no ATM fees to Visions
- Unlimited refunds on non-Visions ATM fees anywhere in the U.S.

Plus, the following items at no charge!

- Money orders and official checks
- Wire transfers
- Stop payments on personal checks
- 3x5 safe deposit box (where available)
- Overdrafts from your savings

Flex Checking Plus requires a $1,000 minimum balance or $25,000 in combined consumer/loan balances at all times to avoid $8 monthly service charge.

Other Benefits

- Overdraft protection: We want to make overdraft protection easy. That’s where our Readi Reserve line of credit* comes in. A Readi Reserve automatically transfers funds to cover overdrafts in increments of $100, up to your established credit limit. Don’t have a Readi Reserve? No problem. Overdrafts can also be covered by funds from your primary savings account.**

- ATM, digital banking, and PAT: Your funds are accessible 24/7 through worldwide ATMs, Phone Access Teller, PAT, and online and mobile banking.

- Debit card: Use wherever VISA is accepted, worldwide. Plus, earn discounts with our SaveAround program! Visit visions.savearound.com to learn more.

- Your choice of debit card design, featuring the security of contactless payments:

  Default

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  Debit card

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  Debit card

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*Subject to standard credit criteria. Ask for details.
**Certain fees may apply. Cannot exceed six automatic savings transfers per month. Ask for details.