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# Free Advantage Checking

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## A Free Checking Account That Works for You

Looking for a free checking account with no fees or no minimum balance requirement? Suffolk Federal has the perfect account for you. With our FREE Advantage Checking with Beacon Rewards account, you can enjoy hassle-free and convenient bill pay—minus the fees—and automatically earn more on your balances just by using the great benefits that come with your account.

### Suffolk Federal's FREE Advantage Checking with Beacon Rewards account offers:

- No minimum balance requirement
- Access to more than 71,000 surcharge-free [ATMs](#) nationwide
- [Direct Deposit](#)
- [MasterCard® Debit Card](#) with uChoose Rewards!
- [Online Banking and Bill Pay](#)
- [Courtesy Pay Overdraft Protection](#)

### Plus, with Beacon Rewards, you automatically earn more on your FREE Advantage Checking account balance when you use these great conveniences:\*

- [eStatements](#)
- [Online Bill Pay](#)
- [Direct Deposit](#)
- [Signature-based MasterCard® Debit Card Transactions](#)

#### We See It Too.

To see how you can earn more on your free checking balances, [contact us](#) or visit your [local branch](#). Ready to get started?

Open an Account Now

Checking

Courtesy Pay

Direct Deposit

[Free Advantage Checking](#)

Girl Scouts Checking

MasterCard® Debit Card

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Sharks Checking

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#### Quick Links:

Fee Schedule

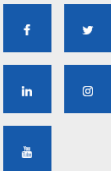
Online Banking & Bill Pay

Reorder Checks

Open an Account

\*Beacon Rewards provides a high-rate dividend each month to members with FREE Advantage Checking that are enrolled in eStatements, conduct at least three online banking Bill Pay transactions per month, have a direct deposit of at least \$250 per month into this account, and complete at least \$300 in signature-based debit card transactions per month. Accounts meeting the monthly criteria will automatically receive the Beacon Rewards rate of 1.50% Annual Percentage Yield (APY) applied to balances up to \$25,000 and 0.35% APY applied to balances greater than \$25,000. Dividends are calculated on a day-of-deposit to day-of-withdrawal basis and credited monthly. Rates and terms are subject to change after account is opened. Fees could reduce the earnings on the account.

## Connect.



## Reach Out.

Suffolk Federal Credit Union  
3681 Horseblock Road  
Medford, New York 11763

NMLS# 402503

631.721.9574

Contact Us

## Stay Informed.

### Suffolk Federal Named Best Credit Union on Long Island by Forbes

Suffolk Federal Credit Union has been named the #1 credit union on Long Island and the #2 credit union in New York State in a recent report from Forbes, cementing the Medford-based institution's mission of delivering better banking for Long Island. The distinction comes from Forbes' fourth annual report of America's Best Credit Unions in [2023](#). [Read more](#)

### 5 Tips for Buying a Home on Long Island

Long Island is a popular destination for homebuyers, and for good reason. With its unique blend of urban bustle, suburban security, and natural wonder, our area has something for everyone. Are you thinking about buying a home in Suffolk County or Nassau County? We're here to help! To start off, here are five quick tips: [Read more](#)