

PERSONAL CHECKING IN NY

**Because like life,
managing your money
should be free and
satisfying.**



If you have any questions I'm here to help!

Increase Color Contrast



Everything you want in a service fee free checking account—and then some.

No minimum balance

No monthly service fees

FREE [Mobile Banking](#)
with [Mobile Deposit](#)

FREE Bill Pay, [Online Banking](#), [Text Banking](#) and [iTalk Telephone Teller](#)

30,000+ fee-free Network [ATMs](#)

[5,000+ Shared Branch locations](#)

FREE Visa [Debit Card](#) with custom photo debit card option

Complimentary Fraudulent Transaction Monitoring

[Optional Overdraft Protection](#)

Checking FAQs

Can I open a savings or checking account online?

Is there a minimum deposit required to open a checking account?

What should I do if I have a negative balance in my Checking Account?

Are there a minimum number of deposits I have to make into a checking account per month?

How can I get a copy of a canceled (cleared) check?

Why did my check clear for a different amount than I wrote it for?

[Browse More](#)

Find the Northern checking account to fit your life.

Premium Rewards Checking

[Join >](#)

What's better than a checking account with no monthly maintenance fees? One that pays the highest dividends in Northern New York! With Premium Rewards Checking, you earn Northern's best dividends on your balance, as long as within a monthly cycle, you:

- Make one automatic payment or direct deposit.
- Remain enrolled in [Online Banking](#).
- Have a Northern Credit Union debit card.
- Receive a monthly eStatement.
- Maintain an Average Daily Balance of \$10,000 or more.

If you don't qualify during a cycle, don't worry. You'll still enjoy checking—without a monthly maintenance fee—you just won't earn dividends for that month's cycle.

BALANCE*	APY	DIVIDEND RATE
\$0 to \$35,000.00	1.01%	1.01%
\$35,000.01 to \$50,000.00	0.78% - 1.01%	0.25%
\$50,000.01+	0.10% – 0.78%	0.10%

Rates accurate as of March 1, 2021. Rates may change after the account is opened. Average Daily balance must be at least \$10,000 to earn dividends but will be compounded on full principal balance on deposit. Fees incurred may reduce earnings on account. Limit one Premium Rewards checking account per person.

APY=Annual Percentage Yield. See Credit Union for account details.

Choice Rewards Checking



NEXT Rewards eChecking



[SEE ALL RATES >](#)



ADVICE & TOOLS

Get real-life savings advice from real experts. Our [SAVINGS & BUDGETING CENTER](#) features savings and budgeting tips, and advice on how to achieve your goals. Want to see how fast your savings can grow? Our free [ONLINE CALCULATORS](#) make it simple.



Begin your best financial life at Northern

Northern is a nonprofit financial institution focused on making our members' lives—and our community—better. Who can join? Just about anyone who lives, works, worships, attends school, or regularly does business in Northern New York.

[JOIN OUR FAMILY >](#)



[Ask](#)

