



Reward Yourself

with our
FREE Rewards Checking Account.

EARN
3.05%
APY*
BONUS RATE
on your balance
up to \$25,000

AND
1.01%
APY*
BONUS RATE
on your balance
over \$25,000

FREE Rewards Checking with FREE ATMs NATIONWIDE**

To earn the Bonus Rates, meet the following each cycle:

1. Make at least 12 check card transactions (excluding ATM transactions)
2. Receive a monthly Electronic Statement
3. Complete one direct deposit or ACH Auto Debit
4. Maintain a valid email address

OR
0.10
BASE RATE
if requirements are not met

BANK OF UPSON
bankofupson.com

MERIWETHER BANK & TRUST
meriwetherbt.com

SOUTHCREST BANK
southcrestbank.com

3.05% Annual Percentage Yield (APY) paid on balances between one penny and \$25,000, and 1.01% APY paid on all amounts above \$25,000 each cycle the minimum requirements are met. If you do not meet the requirements per cycle, your account will still function as a free checking account earning 0.10% APY; however, it will not receive ATM refunds for that time period. Rates as of April 23, 2009. We may change the interest rate and APY at any time after the account is opened. No minimum balance required. However you must deposit a minimum of \$100 to open this account. Available to Personal Accounts only. No monthly service charge. **ATM refunds if requirements are met.

