Horizon
Federal Credit Union

Finding the Right Checking Account for Your Needs

What to Look For
WHEN CHOOSING A CHECKING ACCOUNT

A checking account does more than just hold your money — it gives you convenient access to your funds and helps you manage your everyday financial life. Here are some key factors to consider when choosing the right account for you.

Fees

Look for accounts with low or no monthly fees.

Be sure to check for other potential charges, such as overdraft fees, non-sufficient funds (NSF) fees, and ATM fees.

Minimum Balance

Know what it takes to avoid fees or earn additional benefits.

Some accounts require a minimum balance to waive fees or earn rewards and dividends.

Interest Earned

Look for accounts that earn competitive interest.

While most checking accounts don't pay high rates, some options may offer interest — especially if you maintain a higher balance or meet certain requirements.

Debit Card Access

Make sure you have convenient and secure access to your money.

Check for a Mastercard® debit card, contactless payments and the ability to use your card both in-store and online.

ATM Access

Look for a wide network of ATMs — and fee refunds.

Access to surcharge-free ATMs and ATM fee refunds can save you money and make it easier to get cash when you need it.

Bill Pay

Choose an account with simple, convenient bill pay.

Paying bills online or through a mobile app saves time, helps you stay organized and ensures you never miss a payment.

Mobile & Online Banking

Look for easy, secure access — anytime, anywhere.

Mobile and online banking let you check balances, transfer funds, deposit checks and manage your account from your phone or computer.

eStatements

Go paperless for greater convenience and security.

eStatements are easy to access, help you stay organized and are better for the environment.

Convenience & Extra Features

Look for added perks that fit your lifestyle.

Some accounts offer extra benefits like cash back, rewards, or special tools to help you reach your financial goals.

The right checking account helps you do more!

Save Money | Manage Your Finances | Access Your Funds | Reach Your Goals

Your Goals. Our Focus.