

# Beehive Bank Product Sheet

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## Worker Bee Essentials Checking

**Product ID:** bhvl-12132

**Category:** Consumer Checking

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### Buzz Through Your Daily Expenses

The **Worker Bee Essentials Checking** account gives you the freedom to manage your daily finances with ease and efficiency. Built for the busy bees of the world, this account offers seamless access to your funds, robust digital tools, and rewards that actually matter.

### Key Features

- Pollen Pay:** Earn 1% cash back on all grocery and dining purchases made with your Beehive Debit Card.
- No Minimum Balance:** We don't believe in charging you for having a low balance. Keep what you need, when you need it.
- The Hive Network:** Access to over 50,000 surcharge-free ATMs nationwide.
- Early Extract:** Get your direct deposit paycheck up to 2 days early.
- Instant Colony Transfers:** Send money instantly to other Beehive Bank customers for free.

### Worker Bee Essentials Checking (bhvl-12132) - Account Details

Feature	Details
<b>Minimum Opening Deposit</b>	\$25
<b>Monthly Service Fee</b>	\$5 (Waived with \$500/mo direct deposit OR 10 debit card transactions)
<b>Debit Card</b>	Contactless Visa® Debit Card with "busy bee" design
<b>Check Writing</b>	Unlimited
<b>Foreign Transaction Fee</b>	1% of transaction amount

### Disclosures

*Cash back rewards are credited to your account monthly. "Early Extract" availability depends on the timing of the payer's payment instructions. ATM fees may apply for out-of-network withdrawals.*