

Beehive Bank Product Sheet

Nectar Cash Back Checking

Product ID: bhv1-12135
Category: Consumer Checking (Rewards)

Sweet Rewards on Every Swipe

The **Nectar Cash Back Checking** account turns your daily spending into daily earnings. Why use a credit card for rewards when your debit card can do the same? Earn cash back on everything you buy, with bonus rewards at your favorite local spots.

Key Features

- **Universal Cash Back:** Earn 1% cash back on all eligible point-of-sale debit card purchases.
- **Hive Partner Bonus:** Earn 3% cash back at select "Hive Partner" merchants (grocery, pharmacy, and home improvement partners).
- **Auto-Redemption:** Cash back is automatically deposited into your account at the end of every month. No points to manage.
- **Sign-Up Bonus:** Get \$100 when you spend \$1,000 in the first 90 days.
- **Purchase Protection:** Complimentary theft and damage protection on items purchased with your Nectar card (up to \$500/claim).

Account Details

Feature	Details
Minimum Opening Deposit	\$50
Monthly Service Fee	\$10 (Waived with \$1,000 in monthly debit card purchase volume)
Debit Card	Gold-colored "Nectar" Visa® Debit Card
Cash Back Cap	\$500 per year
Foreign Transaction Fee	3% of transaction amount

Disclosures

ATM transactions, peer-to-peer transfers (e.g., Venmo, Zelle), and loan payments are not eligible for cash back. "Hive Partner" list subject to change. Bonus credited within 60 days of qualification.