

At our bank, our mission is to make financial services accessible, secure, and convenient for everyone—from students opening their first checking account to small business owners managing day-to-day operations. We are **FDIC-insured**, meaning your deposits are protected up to the legal limit. Our team is committed to delivering personalized support both online and in-person. Branches are typically open **Monday through Friday from 9:00 AM to 5:00 PM**, with select locations offering Saturday hours. We're always looking to expand the services we offer, so if your question isn't listed below, feel free to contact customer support or visit your nearest branch.

Q: Do you offer student accounts?

A: Yes, we offer student checking and savings accounts with no monthly maintenance fees and perks like cashback and budgeting tools.

Q: When will my debit card arrive?

A: Your debit card should arrive within 5 to 7 business days after account approval.

Q: How do I activate my debit card?

A: You can activate your debit card by calling the number on the back of the card or using our mobile banking app.

Q: What should I do if my debit card is lost or stolen?

A: Please call our 24/7 hotline immediately at 1-800-555-1212 to report the lost card and prevent unauthorized transactions.

Q: Are there any monthly maintenance fees?

A: Our standard checking account has a \$10 monthly maintenance fee, which can be waived with a \$1,000 minimum balance or direct deposit.

Q: Do you charge overdraft fees?

A: Yes, we charge a \$35 overdraft fee per transaction, but you can opt into overdraft protection programs.

Q: Can I set up direct deposit?

A: Yes, you can set up direct deposit using your account and routing numbers, which are available through online banking.

Q: Is there a mobile app?

A: Yes, our mobile app allows you to check balances, transfer funds, deposit checks, and manage your debit card.

Q: How do I apply for a credit card?

A: You can apply for a credit card through our website or in a branch. Approval is subject to credit check.

Q: Where are your ATMs located?

A: We have ATMs at all branch locations and partner ATMs nationwide. Use our website or app to find the nearest one.

Q: How can I transfer money to another bank?

A: You can use ACH transfer, wire transfer, or external account linking through our online banking platform.

Q: Do you support Zelle or other instant transfer services?

A: Yes, we support Zelle, which you can access through our mobile app or online banking.

Q: What are your loan interest rates?

A: Our personal loan rates start at 6.99% APR. Visit our website for current rates on mortgages, auto loans, and more.

Q: Can I open a joint account?

A: Yes, you can open joint accounts with a spouse, family member, or business partner.

Q: What documents do I need to open an account?

A: You'll need a government-issued photo ID and proof of address, such as a utility bill or lease agreement.

Q: Do you offer small business accounts?

A: Yes, we offer business checking, savings, and merchant services. Schedule an appointment to learn more.

Q: How do I talk to a customer service representative?

A: Call 1-800-555-1215