



CHECKING ACCOUNTS

Earn a bonus of up to \$250!^[6]

Apply for Xtraordinary Checking with promo code XTRABONUS.

Open an account

Questions? We can help.

[Contact us](#)

[Book a call](#)

CHECKING BENEFITS

Why choose Connexus for your Checking needs?



Earn up to 4.50% APY^[1]

Anyone in the U.S. is [eligible to join](#) Connexus and maximize their earning potential. With this high yield, you could earn more than \$1,100 a year!^[5]



No monthly fees

Fees aren't our style. Enjoy no Connexus ATM fees, maintenance fees, or minimum balance requirements.



Unlimited free ATM access

Connexus members have access to thousands of fee-free ATMs nationwide. [Find an ATM near you.](#)

ACCOUNT COMPARISON

Which account fits you best?

Xtraordinary



Monthly yield	Up to 4.50% APY ^[1]
Requirements to earn yield	Yes
No monthly fees	✓
Monthly rebates of ATM provider surcharges ^[3]	\$15
Free Connexus ATM transactions	Unlimited
Free Co-op & MoneyPass® ATM transactions ^[4]	Unlimited
Free Contactless Visa® debit card	✓
Convenient Digital Banking access	✓
Free statements	✓
Free overdraft transfers with linked accounts	✓

[Open an account](#)

Simply Free	▼
Monthly yield	0.00% APY
Requirements to earn yield	None
No monthly fees	✓
Monthly rebates of ATM provider surcharges ^[3]	None
Free Connexus ATM transactions	Unlimited
Free Co-op & MoneyPass® ATM transactions ^[4]	Unlimited
Free Contactless Visa® debit card	✓
Convenient Digital Banking access	✓

Free statements	✓
Free overdraft transfers with linked accounts	✓
Open an account	

Teen	▼
Monthly yield	Up to 2.00% APY ^[2]
Requirements to earn yield	None
No monthly fees	✓
Monthly rebates of ATM provider surcharges ^[3]	None
Free Connexus ATM transactions	Unlimited
Free Co-op & MoneyPass® ATM transactions ^[4]	Unlimited
Free Contactless Visa® debit card	✓
Convenient Digital Banking access	✓
Free statements	✓
Free overdraft transfers with linked accounts	✓
Open an account	

CALCULATE YOUR EARNINGS

Say hello to extraordinary earnings

Xtraordinary Monthly Yield 4.50%

Monthly Balance

\$10,000.00

Time Period

12 months



Calculate Earnings

YOU CAN EARN 63X* MORE THAN THE NATIONAL AVERAGE RATE

4.50%

National
.07%

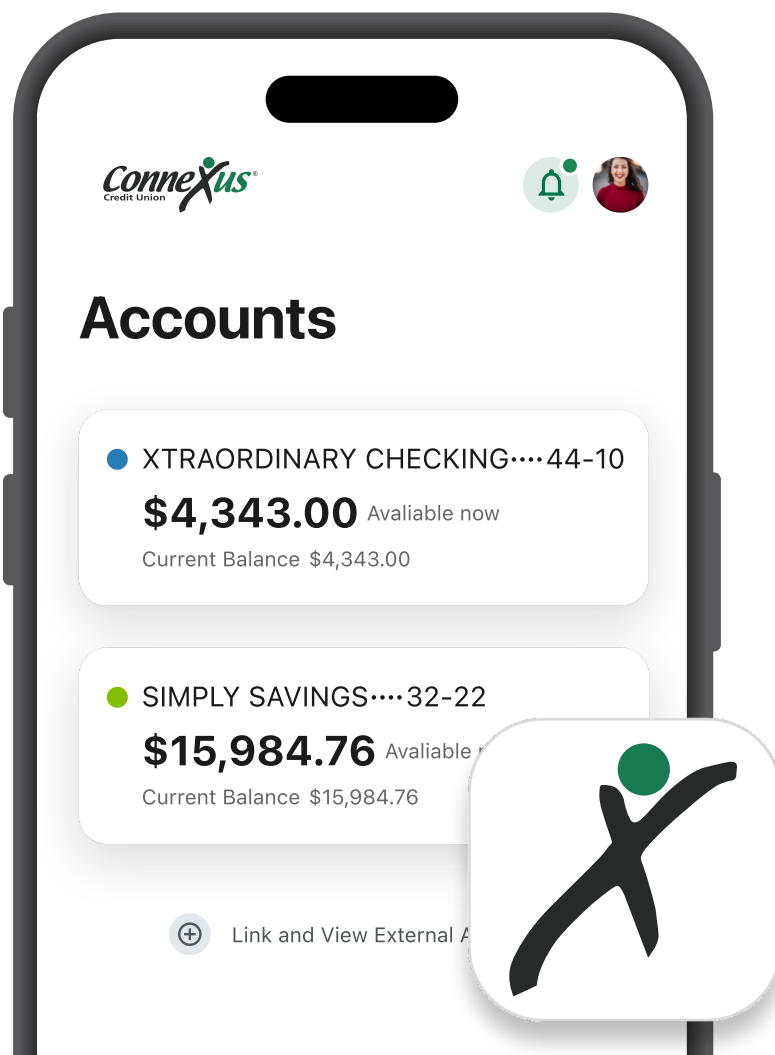
This calculator is for informational purposes only and provides estimates that are not guaranteed by Connexus Credit Union. Results do not reflect actual products, rates, or terms and do not constitute an offer, solicitation, or advice. Please consult qualified professionals regarding your specific financial, tax, or legal needs.

You can do it all with Digital Banking

The innovative features within Connexus Digital Banking allow you to easily access your account anytime, anywhere.

- ✓ Pay bills and make loan payments
- ✓ Deposit checks using Mobile Deposit
- ✓ Transfer your funds where you need them to be
- ✓ Track your progress using the [Xtraordinary Checking Progress tool](#)
- ✓ And more!

Check out Digital Banking




CHECKING YOUR WAY

Get started with free and easy Checking.

Open your account

FREQUENTLY ASKED QUESTIONS

FAQs: You asked. We answered.

What are the monthly requirements to earn Xtraordinary Checking's high yield? 

To earn 4.50% APY^[1] on account balances up to \$25,000, you must meet the following monthly requirements:

1. Make 15 debit card purchases **or** accumulate \$500 in debit card spending by month end.
2. Subscribe to eStatements – [here's how](#).
3. Make a direct deposit or an ACH deposit (from a non-Connexus account) of at least \$500.

- Some example deposits include direct deposit from payroll, retirement benefits, or government benefits.
- Additionally, you can use Connexus Digital Banking to link to an external account at a different financial institution and transfer funds into your Xtraordinary Checking Account each month to meet the ACH deposit requirement.

[Ready to apply? Open your account today](#)

How can I monitor whether I meet the monthly Xtraordinary Checking Account requirements?

Connexus offers an [Xtraordinary Checking Progress tool](#) within Digital Banking that allows you to easily track your progress toward meeting the monthly account requirements.

What happens if I do not meet the monthly Xtraordinary Checking Account requirements?

If you do not meet the requirements for any given month, you will simply earn no yield that month, and you will not receive the \$15 of ATM surcharge rebates that month. There are no fees for not meeting the monthly requirements.

Is there a maximum balance for which I can earn the high yield?

The Xtraordinary Checking Account earns 4.50% APY^[1] on balances up to \$25,000 as long as monthly requirements are met. Any balance above the \$25,000 limit will earn 0.25% APY^[1] if monthly requirements are met.

The Teen Checking Account earns 2.00% APY^[2] on balances up to \$1,000. Any balance above the \$1,000 limit will earn 0.25% APY^[2].

How many Xtraordinary Checking Accounts can I have? ▼

Only one Xtraordinary Checking Account is allowed per member. However, we do offer other deposit accounts, such as [Certificates](#) and [Money Market Accounts](#), that feature competitive APYs (Annual Percentage Yields).

What are the age requirements for the Teen Checking Account? ▼

Individuals aged 10-17 are eligible for a Teen Checking Account. Once you turn 18, the Teen Checking Account will automatically transition to a Simply Free Checking Account.

Who can complete an application for a Teen Checking Account? ▼

Only a parent or legal guardian can complete an application for a Teen Checking Account on behalf of a minor.

Please note that documentation may be required for the minor and parent/legal guardian, including a Social Security Card, birth certificate, legal guardianship paperwork, and photo ID.

Do I get a free debit card with my Checking Account? ▼

Yes, debit cards issued for your Checking Account are free.

Do you offer overdraft protection?



Yes, there are three ways you can protect yourself from overdrafts.

1. Link your Savings and Checking Accounts. If you overdraft, we will automatically transfer money from your Savings to your Checking to cover the balance for free. You can link your accounts by calling us at [800.845.5025](tel:800.845.5025).
2. Apply for an Overdraft Line of Credit. The credit limit ranges from \$300-\$1,000 with an interest rate of 18.00% APR*. To add this protection, [apply for an Overdraft Line of Credit online](#) or call us at [800.845.5025](tel:800.845.5025).
3. Privilege Pay overdraft service. This service is automatically added to all Connexus Checking and Money Market Accounts. With Privilege Pay, at our discretion, we may authorize and pay your check, ACH, or Bill Pay transactions even though they overdraw your account. You will be subject to a fee of \$18 each time we pay an overdraft or \$18 each time we return a transaction unpaid, with a combined maximum of two (2) fees assessed per account, per business day. You will not be charged a fee on a transaction that overdraws your account by \$10 or less. Overdrawn balances are due within 30 days of use. Privilege Pay does not automatically cover debit card and ATM transactions, but you can request to add this to your account(s) by calling us at [800.845.5025](tel:800.845.5025) or opting in through Digital Banking.

* APR = Annual Percentage Rate. Maximum loan amount \$10,000. Finance charge begins to accrue on the date an advance is made on the line. No annual fee. Loan subject to approval and qualifications. Certain restrictions may apply. Review the [Fee Schedule](#) for any fees that may apply.

Disclosures

APY = Annual Percentage Yield

See our [Fee Schedule](#) for a list of fees you may encounter.

* Calculated based on the difference between the percent earned in interest between Connexus Credit Union's rate at 4.50% APY compared to .07% APY for the FDIC Interest Checking national deposit rate. Accurate as of: 04/20/2026. Source: [FDIC](#)

1. APY accurate as of 06/25/2026. To earn the applicable dividend rate and APY, subscription to eStatements, a monthly deposit of at least \$500 from either a direct deposit or an ACH deposit (from a non-Connexus account), and either a minimum of fifteen (15) debit card purchases or \$500 in net spend purchases using your debit card are required per calendar month. ATM transactions are not included. Debit card purchases must post to your account by the last calendar day of the month. You must meet the preceding account requirements to earn dividends during the monthly period. No minimum balance required to maintain the account. A balance is required to earn dividends. Dividends are compounded and paid monthly. Fees may reduce earnings. Rates subject to change. A dividend rate of 4.410% will be paid on your account balance of \$25,000 or less when requirements are met, resulting in an APY of 4.50% for the dividend period. Account balances over \$25,000 will be paid an APY of 0.25% when requirements are met. Primary owner must be the age of majority (18+) to open this type of account.



2. APY accurate as of 06/25/2026. No minimum balance requirements to earn dividends. Dividends are compounded and paid monthly. Fees may reduce earnings. A dividend rate of 1.985% will be paid on your account balance of \$1,000 or less; resulting in an APY of 2.00% for the dividend period. Account balances over \$1,000 will be paid an APY of 0.25%. Rates subject to change.



3. ATM surcharge rebates only apply to ATMs within the United States.



4. [Co-opSM and MoneyPass® ATM Networks](#) available nationally. These ATMs are fee-free with the use of a Connexus Debit/ATM Card. Usage fee may still apply.



5. For illustrative purposes. Your earnings may differ. Fees may reduce earnings.



6. Offer is valid for individuals who open an Xtraordinary Checking Account between 06/15/2026 and 07/12/2026. Offer is not valid for existing Connexus members with any type of Connexus Checking Account currently open or any current or former members with a Connexus Checking Account closed on or after 9/1/2025. Offer is limited to one bonus per primary owner and is subject to change or termination without notice. To qualify for the bonus, you must use Promo Code XTRABONUS at the time of application and meet the Xtraordinary Checking Account requirements for two months within 120 days of account opening. Account requirements include subscription to eStatements, a monthly deposit of at least \$500 from either a direct deposit or an ACH deposit (from a non-Connexus account), and either a minimum of 15 debit card purchases or \$500 in net spend purchases using your debit card. ATM transactions are not included. Debit card purchases must post to your account by the last calendar day of the month. Monthly periods are based on calendar months; the last day of the month must fall within 120 days of account opening to count toward bonus qualifications. Determining your bonus: Connexus will take the average daily balance from the first two monthly periods in which qualifications are met and average them together. Total average daily balances of \$4,999.99 and below will earn \$0.00; \$5,000-\$9,999.99 will earn \$150; \$10,000-\$14,999.99 will earn \$200; and \$15,000 and over will earn \$250. The bonus is subject to income tax reporting and will be credited to your account within 10 business days of the month-end following bonus qualifications being met. The Xtraordinary Checking Account must be open at the time the bonus is credited.



+ Expand



Member Resources



About Connexus



More



 800.845.5025

 Location & ATMs

 Contact Us

Routing #: 275982296

