

FourLeaf Free Checking

UP TO \$550 BONUS OFFER^[1]

See offer details below for required activities and important information

Open an account today >

Offer details

+ Show All

[1] To be eligible for the FourLeaf Checking Up to \$550 Bonus Offer and receive up to a maximum of \$550.00 in bonuses, you must not have an existing FourLeaf checking account in which you are the primary account holder on the checking account and have not previously received a new checking account opening related bonus from FourLeaf. To receive the initial \$350.00 bonus (the

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1. Open a new eligible FourLeaf Free Checking Account by 12/31/2026
2. Set up a qualifying direct deposit of \$500 or more within 90 days of account opening
3. Receive \$350 bonus in your account within 60 days of your initial qualifying direct deposit

Then, earn up to an additional two \$100 bonuses

1. Within 60 days of your one year direct deposit anniversary you can receive \$100 as long as you maintain a monthly recurring direct deposit of \$500 or more for 12 Consecutive months from your initial qualifying direct deposit
2. Within 60 days of your two year direct deposit anniversary you can receive an additional \$100 as long as you maintain a monthly recurring direct deposit of \$500 or more for 24 consecutive months from your initial qualifying direct deposit

FourLeaf Free Checking Account mobile features

We've made mobile banking convenient and easy

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Link to your digital wallet



Receive notifications and alerts



Send money to friends and family with Zelle®



Early direct deposit^[3]

Get ahead of bills, unexpected expenses, and saving early, with an eligible direct deposit. With our Free Checking Account, you may receive direct deposit of your paycheck up to two days earlier.

[Learn more >](#)

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01

02

03

Access your FourLeaf account – anytime, anywhere.

At FourLeaf, we offer a variety of ways you can bank through in-person and digital services. Digital Banking provides 24/7 account access that's secure, fast, and easy. Connect with a FourLeaf representative when it's most convenient for you with scheduled appointments in person, on the phone, or over video.

Schedule an appointment >

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Tell us about yourself

Our secure online application takes about 5 minutes to fill out.

01



Activate your account

Once your information is verified, your account will be activated.

New members will be required to open a Savings Account and deposit \$5 to establish membership with FourLeaf.

02



Download the FourLeaf App

Start banking as soon as your Checking Account is activated.

Download the FourLeaf App and access your accounts on the go.

03



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Fill out the [Direct Deposit Form](#) and submit the form to your company or appropriate agency.

04

[Open a Free Checking Account >](#)

Have questions about a FourLeaf Free Checking Account?

Get answers in our FAQs below.

How do I become a FourLeaf member?

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What do I need to open a FourLeaf Checking Account online?

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How can I deposit checks?

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How can I earn dividends on my Free Checking Account?

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What is a Co-op Shared Branch and how do I find one?

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What is the difference between NCUA and FDIC insurance?

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FourLeaf Checking Bonus Offer

Who is eligible for the for the FourLeaf Checking Bonus Offer?

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When will I receive my bonus?

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What is a qualifying direct deposit?

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What is not a qualifying direct deposit?

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Can I open multiple checking accounts to earn more than one bonus?

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Do I still qualify for the two \$100 anniversary bonuses if I don't get the \$350 bonus?

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Important information

To obtain access to the advertised financial products and services offered by FourLeaf, membership is required, which is subject to approval and requires opening and maintaining a \$5 Savings Account.

[1] **Offer details:** To be eligible for the FourLeaf Checking Up to \$550 Bonus Offer and receive up to a maximum of \$550.00 in bonuses, you must not have an existing FourLeaf checking account in which you are the primary account holder on the checking account and have not previously received a new checking account

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opening date. The First Direct Deposit Bonus will be deposited to the checking account within sixty (60) calendar days following the initial Qualifying Direct Deposit. To receive an additional \$100.00 bonus (the "Second Direct Deposit Bonus"), you must continue to have a Qualifying Direct Deposit post to the checking account for twelve (12) consecutive months following the month of the initial Qualifying Direct Deposit. The Second Direct Deposit Bonus will be deposited to the checking account within sixty (60) calendar days of receiving the applicable Qualifying Direct Deposit for the Second Direct Deposit Bonus. To receive an additional \$100.00 bonus (the "Third Direct Deposit Bonus"), you must continue to have a Qualifying Direct Deposit post to the checking account for twenty-four (24) consecutive months following the month of the initial Qualifying Direct Deposit. The Third Direct Deposit Bonus will be deposited to the checking account within sixty (60) calendar days of receiving the applicable Qualifying Direct Deposit for the Third Direct Deposit Bonus. If a Qualifying Direct Deposit does not post to the checking account in any subsequent months following the initial Qualifying Direct Deposit, the checking account will not be eligible to receive the Second Direct Deposit Bonus and Third Direct Deposit Bonus. The checking account must remain open and in good standing up to and including the date each bonus is deposited to receive the applicable bonus.

A Qualifying Direct Deposit is a recurring electronic deposit of a paycheck, pension, or government benefits (such as Social Security) from an employer, the government, or similar third party of \$500.00 or more. Certain types of electronically deposited funds may not be considered a Qualifying Direct Deposit including ATM deposits, debit card transfers, online banking transfers or deposits, and person to person payments such as Zelle®. Bonuses are considered interest and will be reported on IRS Form 1099-INT. The primary account owner is responsible for any applicable taxes. You are only eligible for one (1) new checking account bonus offer. If you open multiple checking accounts, you will only be eligible to receive one (1) new checking

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sale debit card transactions from the Free Checking Account. Qualifying transactions must post to the Free Checking Account by the last day of the month. If qualifying requirements are not met in any given month, then the Free Checking Account will not earn dividends and 0.00% APY. There is a minimum balance of \$5 to open this account online and \$0 when opened in a branch. APY is accurate as of 06/22/2026 and is subject to change, including after account opening, without notice.

[2] Surcharge-free ATMs through the Co-op ATM Network must show Co-op ATM logo. ATM transactions performed at ATMs outside of the Co-op ATM Network may be subject to the ATM owner's fee. Please visit our [online ATM Locator](#) for a list of surcharge-free ATMs.

[3] FourLeaf's early direct deposit is a service provided by FourLeaf where we may credit your eligible consumer deposit account (non IRA) up to two business days early for an eligible direct deposit. This service is not guaranteed and FourLeaf cannot guarantee you will receive early direct deposit at consistent intervals. Not all direct deposits are eligible and eligibility is determined at FourLeaf's discretion as only certain recurring deposits may qualify. Qualifying direct deposits are certain ACH credit transactions such as payroll or similar transactions. FourLeaf does not guarantee that any direct deposit will be made available before the date scheduled by the payor, and early availability of funds may vary between direct deposits from the same payor.

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 [Forms >](#)

GENERAL INFORMATION

Mailing Address

899 S. Oyster Bay Road, Bethpage, NY 11714

Routing Number

221473652

NMLS ID

449104

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