



You take care of people. We'll take care of the banking.

Your nonprofit's mission deserves a banking partner who's equally invested in your impact.

Meet the Community Checking account

BankCherokee's **Community Checking** account is a simple, flexible checking account designed to help you make every dollar go further. Created specifically for nonprofit organizations and associations with significant banking needs, the benefits include:

- ✓ **Earn interest on operating funds***
- ✓ **No monthly fees or minimums**
- ✓ **200 free transactions per month****

Community Checking is best for organizations that:

- Maintain active checking activity
- Want funds to earn interest without complexity
- Value straightforward pricing, long-term partnership, and relationship-driven banking
- Care about putting every possible dollar toward impact

Whether managing day-to-day expenses or holding operating reserves, Community Checking helps nonprofit organizations and associations **keep banking simple—while putting idle dollars to work.**

Now offering **3.00% APY** for 6 months on eligible new Community Checking accounts¹

Plus, new clients **save 50%** on cash management service fees for 6 months.²



2026 Promotional Enhancements for New Accounts

To help new accounts get started, Community Checking includes limited-time promotional benefits:

Promotional Interest Rate¹

- **3.00% APY for 6 months**—applies to new money (funds not already on deposit with BankCherokee), with maintained balances of \$100,000+
- After 6 months, interest rate will shift to match the standard tiered interest rate of the Community Checking account.

Cash Management Savings²

- **50% off Cash Management service fees for 6 months**—applies to new clients in the Community Checking account
- After 6 months, standard monthly pricing applies

*Interest rates apply to full balance. All interest rates effective May 15, 2026. Rates are subject to change.

**A transaction is defined as each individual item, including but not limited to: checks paid, ACH debit or credit items, ATM withdrawals, debit card transactions, transfers, deposits, and deposit tickets. For deposits, the deposit ticket counts as one transaction and each item included within the deposit counts as a separate transaction, regardless of how the deposit is made.

¹ **Promotional Interest Rate:** 3.00% Annual Percentage Yield (APY) for 6 months from the date of qualifying deposit. Applies to new money (funds not currently on deposit with BankCherokee) with balances maintained of \$100,000 or higher. Rate applies to the full balance. Rates effective starting May 15, 2026. During the 6 -month promotional period, the applicable interest rate is based on the daily balance. Balances of \$100,000 or more earn 3.00% APY; balances below \$100,000 earn the standard tiered rate. Following the 6-month promotional period, interest rate will shift to match the standard tiered interest rate of the Community Checking account.

² **Promotional Discount:** New clients receive a 50% discount on cash management service fees for six (6) months from the activation date of each service, provided the service is enrolled within thirty (30) days of opening the new checking account. Fees are billed monthly at the end of each month. Following the applicable 6-month promotional period, standard cash management fees will apply beginning with the next monthly billing cycle.

Terms + Conditions Apply: Promotional offer is for a limited time only. Terms and conditions apply. BankCherokee reserves the right to modify or discontinue this offer at any time without notice.