Turn Your Daily Routine into Real Rewards

Nicolet
NATIONAL BANK

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Real Rewards Checking (Real Rewards) is available for consumer deposits only. Annual Percentage Yield ("APY") is accurate as of 6/1/2026. Real Rewards is a variable rate account. Your APY may change at any time after your account is opened, at the discretion of Nicolet National Bank. Real Rewards is a tiered rate product. If qualifications are met for the qualification cycle, Tier 1: The portion of your balance that is equal to or less than $25,000 will earn 3.00% APY. Tier 2: The portion of your balance that is over $25,000 will earn APY in the range of 0.61% to 3.00%, depending on the balance in your account. If qualifications are not met for the qualification cycle, your entire balance will earn APY in the range of 0.03% to 0.15%, depending on the balance in your account. You must enroll in online banking and e-statements in order to qualify. Transactions required each qualification cycle: At least ten posted and cleared debit card transactions (ATM-processed transactions do not count as qualifying debit card transactions), and at least one posted and cleared direct deposit of payroll or social security. Disclosed APY assumes all interest remains on deposit. Fees and withdrawals of interest will reduce earnings and APY. All Nicolet National Bank checking accounts are subject to credit approval. Additional terms and conditions apply. See Nicoletbank.com for details. Member FDIC.