

Start your journey ▶▶

Extra+ Checking

Extra Checking

Essential Checking



Anywhere Banking Tools

Visa® Debit Card, Online Banking, Mobile Banking, Bill Pay, Zelle® and eStatements.



Nationwide ATM Access

Access to over 32,000 surcharge-free ATMs via the MoneyPass® Network.



Roadside Assistance

Available 24/7 and free to use, up to \$80 in covered service charges.



Health Savings Card

Save money on prescriptions, eye exams, frames, lenses and hearing services.



Buyer's Protection and Extended Warranty^{1,2}

Items are protected for up to \$2,500 per item if theft or accidental breakage occurs during the first 180 days of purchase, using your BaZing checking account.



Cell Phone Protection^{1,2}

Receive up to \$400 per claim (\$800 per year) if your cell phone is broken or stolen.



ID Theft Aid^{1,2}

Includes \$2,500 in personal identity theft benefit and identity restoration.



\$10,000 Travel Accidental Death Coverage²

Peace of mind for the unexpected.



Shop Local, Save Local with BaZing Savings

Local discounts and national retailer deals to save you money on shopping, dining, travel and more.



Great Interest on Your Checking Balance

Our competitive interest rates help you earn more.



Maintain an average monthly balance of \$5,000; OR average combined Howard Bank deposit balance of \$10,000; OR maintain in Howard Bank accounts a combined balance of \$15,000 deposit and personal credit accounts to avoid the \$15 monthly service charge.

Only a \$7 monthly service charge.

Maintain a daily minimum balance of \$200 and stay enrolled in eStatements and you can avoid the service charge altogether; OR enroll in eStatements to reduce the monthly service charge by \$2; OR maintain a daily minimum balance of \$200 to reduce the monthly service charge by \$8; otherwise, there is a \$10 monthly service charge.