

Checking Accounts

True Blue Banking Starts Here!

Westmark's True Blue Checking Accounts are designed to keep more money in your pocket. Choose True Blue Spend for free, no-strings checking with no monthly fees or minimum balance — or upgrade to True Blue Rewards Spend and earn up to 0.50% cash back on every debit card purchase. Both accounts include a free VISA debit card, mobile banking, SavvyMoney, and CardComplete fraud protection.



Checking Account Comparison

	True Blue Spend	True Blue Rewards Spend
Monthly Fee	\$0	\$7*
Fee Waiver Criteria	N/A	\$10K balance, 20+ transactions/mo, age <24, or age 55+
Min Balance Requirement	None	None
Earns Cash Back	No	Up to 0.5%
Cash Back Tiers	No	Horizon 0.15%, Summit 0.25%, Pinnacle 0.5%
Cash Back Payout	No	July & December (to Primary Savings)
Cobalt Rewards Credit Card	No	Up to 2% cash back
Free VISA Debit Card	Yes	Yes
Free Starter Checks	Yes	Yes
Online & Mobile Banking	Yes	Yes
Online Bill Pay	Yes	Yes
Overdraft Protection	\$300	\$300
\$1,000 AD&D Insurance	Yes	Yes
CardComplete Fraud Protection	Yes	Yes
Credit Score Monitoring	Yes	Yes

