



# Square Checking

Your money at a moment's notice

## Open your account

### ✓ Instant access

Get instant access to your card sales, and spend those funds immediately digitally or in person with your Square Debit Card.

### ✓ Free of the usual account fees

No monthly, hidden, or overdraft fees. No account minimums.

### ✓ All in one place

Move money at any time, on any day, from any location. See your entire sales and spending with simplified reporting, all in one place.

### ✓ Easy application

Sign up in 2 minutes - no credit checks, no long applications.

## What you get with Square Checking

- Instant access to your Square sales
- Integrated POS with checking account and debit card
- FDIC-insured up to \$250,000
- No recurring fees
- No minimum balance requirement or opening deposit
- Simplified in-app and dashboard reporting
- Account & routing numbers
- Dedicated business account
- Two-step verification to protect your account from unauthorized activity
- 0% foreign transaction fees
- \$0 ATM fees charged by Square; 3rd party operator fees may apply
- Personalized Square Debit Card

## What you can do with Square Checking

- Simplify your taxes and business reporting with a dedicated business account
- Pay bills and add funds with account & routing numbers
- Add funds with mobile check deposit
- Instantly add funds to Square Checking from an external account for free
- No fee, instant transfers to and from Square Savings
- Send funds to an external account in 1-3 business days free, or instantly for a fee
- Instant disbursement of Square Loans\* into your Square Checking balance

## Square Debit Card Features



Ready to use right away via digital wallet - add to Apple Pay® or Google Pay™



Personalize with your signature and business name



Separate your business and personal finances with easy transaction labels



Easily lock and unlock your card to keep your money secure

\*All loans are issued by Square Financial Services, Inc., a Utah-Chartered Industrial Bank. Member FDIC. All loans are subject to credit approval.

Square Checking is provided by Sutton Bank, Member FDIC. Square Debit Card is issued by Sutton Bank, Member FDIC, pursuant to a license from Mastercard. Square Debit Card may be used wherever Mastercard is accepted. Accounts are FDIC-insured up to \$250,000. Funds generated through Square's payment processing services are generally available in the Square checking account balance immediately after a payment is processed. Fund availability times may vary due to technical issues.