Checking

Whatever your personal checking needs, we have an account for you!

All One Credit Union offers a full range of checking and Money Market account options. Whether you need a free or no-minimum-balance checking account, a powerful Money Market account, a VISA® Debit Card, or convenient mobile banking, we have the products to fit your busy lifestyle. Visit any AOCU branch or call us at 800-649-4646 to learn how you can take advantage of our wide range of financial products and services. We look forward to serving you with the knowledgeable, fast and friendly service that has kept our members coming back for more than 70 years!

Incredible Interest Checking [1, 3, 4]

It's easy to earn more with Incredible Interest! With our Incredible Interest Checking, you earn high interest for each cycle that qualifications are met and no term commitments for access to your money.

- Tiered interest rates; see our rates for details
- ATM fee refunds up to $25 each cycle that qualifications are met
- First order of standard checks at no charge
- 24/7 convenient digital services: Online Banking, Mobile Banking and Bill Pay
- Eligible for companion Incredible Interest Savings Account

Incredible Interest Qualification Requirements per Cycle:

- Minimum of 15 debit card point of sale transactions post and settle to your account per monthly qualification cycle
- Receive statements electronically (E-statements)
- Receive at least one direct deposit or ACH debit per monthly qualification cycle

2026 Qualification Cycle

Turn everyday purchases into effortless rewards. With All One Credit Union's Everyday Debit Rewards, earning extra has never been easier. Make debit card purchases at participating stores and earn rewards that you can convert into cash back on your account. All at no additional cost without any enrollment. Enjoy a hassle-free experience with no fees or requirements to earn. Click here to learn more.

VIP Free Checking [4]

- No minimum balance
- Direct Deposit not required
- First order of standard checks at no charge
- 24/7 convenient digital services: Online Banking, Mobile Banking and Bill Pay

Premium Perks Checking [3, 4]

- $1,000 minimum balance to avoid a $10 service charge per statement cycle
- Tiered interest rates; see our rates for details
- Standard checks (one order per year) at no charge
- No fee for AOCU and foreign ATM transactions
- 24/7 convenient digital services: Online Banking, Mobile Banking and Bill Pay

Top Tier Money Market Account [3, 4, 5]

Earning power... turned up high! A winning combination of great rates and easy accessibility.

- $1,000 minimum to open
- Top interest rate on balances up to $500,000 or greater

Incredible Interest Money Market Account [3, 4]

- $25,000 minimum to open and to avoid a $30 service charge per statement cycle
- Top interest rate on balances up to $250,000
- E-statement required

Premium Money Market Account [3, 4]

- $1,000 minimum to open and to avoid a $5 service charge per statement cycle
- Tiered interest rates

2026 Qualification Cycle

*18/65 accounts are available. Please inform us if you qualify or have questions about qualification.

Reorder Checks

Which Checks Do You Need?

Order Personal Checks Order Business Checks

Please note: If a change of address recently took place, please update your information with us prior to placing an order for new checks.

[1] Incredible Interest qualifications each cycle: you must have 15 debit card point of sale (POS) transactions post and settle to your account per monthly qualification cycle (transactions may take up to three (3) business days from the date of the transaction to post and settle to your account), receive your monthly statement electronically, and receive at least one direct deposit or ACH debit per qualification cycle. Qualification cycle means: a period beginning one (1) business day prior to the first day of the current statement cycle through one (1) business day prior to close of the current statement cycle (one day asynchronous – no weekend processing). Up to $25 in ATM fee refunds per cycle when qualifications are met (maximum fee of $4.99 per ATM transaction). This account may not to be used for commercial purposes. Membership requirements apply.

[2] (No longer offered) Remarkable Rewards Checking Qualifications each cycle: you must have 10 debit card point of sale (POS) transactions post and settle to your account per monthly qualification cycle (transactions may take up to three (3) business days from the date of the transaction to post and settle to your account). Access your account through online banking at least once per qualification cycle, receive your monthly statement electronically, and receive at least one direct deposit or ACH debit per qualification cycle. Qualification cycle means: a period beginning one (1) business day prior to the first day of the current statement cycle through one (1) business day prior to close of the current statement cycle (one day asynchronous – no weekend processing). Unlimited ATM fee refunds per cycle when qualifications are met. This account may not to be used for commercial purposes. Membership requirements apply.

[3] Fees may reduce earnings on accounts. AOCU is not responsible for surcharges imposed by other financial institutions.

[4] Members must be enrolled in Online Banking in order to activate Mobile Banking. Standard rate and data charges may apply.

[5] Consumer Accounts Only