



Green Light Checking FAQs

What is Green Light Checking?

Our Green Light Checking account gives members the opportunity to access many of the available services of our fee-free checking account while helping to get them back on track. Members enrolled in this account will have the ability to demonstrate that they can bank responsibly and work toward upgrading to our Go Green Checking account.

Why can't I have a Go Green Checking account?

After reviewing a member's banking history, if we determine that the member does not meet the qualifications for our Go Green checking product, we can offer the option of a Green Light Checking account to eligible members.

How is this account different from our Go Green Checking account?

Jovia's Green Light Checking account offers our standard checking product features and benefits with a few exceptions. This account will have a modified Courtesy Pay, does not offer interest, and has a small monthly fee.

Can you reduce the monthly fee?

Yes! The \$10 monthly service fee will be reduced to \$5 each month when you:

- Sign up for paperless statements within Online Banking or our mobile app
- Deposit \$100 or more into your account each month through direct deposit

Can I open a Green Light account online?

Not at this time. Eligible members can open a Green Light Checking account at any Jovia branch location.

Will I be able to upgrade to a Go Green checking account?

Yes! After 12 months of positive banking activity, a member with Green Light Checking may be eligible to “graduate” and upgrade to a Go Green Checking account.