Once you have completed the Max Common Application, you may skip to step 6.

How to Set Up your Max Account

1: OPEN MAX CHECKING OR LINK EXISTING CHECKING

Open a Max Checking account or connect your existing checking account to MAX.

- Open a new Max Checking account in 60 seconds
  Easily fund your Max Checking account regardless of where you currently bank or invest
- Link your existing checking account to MAX:
  - Bank of America
  - JP Morgan / Chase
  - BB&T
  - Charles Schwab
  - E*Trade Bank
  - Fifth Third Bank
  - Huntington Bank
  - TD Bank
  - USAA Bank
  - Citibank
  - Wells Fargo
  - BBVA Compass
  - City National
  - Fidelity CMA
  - First Republic Bank
  - SunTrust
  - US Bank
  - Zions Bank

2: OPEN SAVINGS

Open online savings accounts. The MAX Common Application makes it easy.

- Use the MAX Common Application to open high-yield online savings accounts
  - Preferential rates exclusive to MAX
  - Preferred terms (no minimums, no monthly fees, higher daily transfer limits)
  - Up to $250,000 of FDIC insurance coverage per depositor per bank
  - Opens in as little as 60 seconds
  - Max will automatically link to these accounts - no need for separate logins or trial deposits

3: LINK SAVINGS & OPTIMIZE

Link your online savings accounts to your checking account, then connect them to MAX.

- Optional: Link your savings accounts to your checking account
  On each online bank website, link your checking account as an external account.
  Your online bank will send two small deposits to your checking account via ACH.

  Savings Account
  $0.08
  Checking Account
  $0.15

2 - 3 Days Later
Login to your checking account and take note of the trial deposits you have received.

Return to your online savings bank websites and enter the deposit amounts.

4: Optional: Open savings accounts at additional online banks

If you already have savings accounts at other leading online banks, you can link them to MAX.

If you need more FDIC insurance coverage, you may choose to open additional online savings accounts and link them to MAX.

5: Optional: Open savings accounts at additional online banks

If you already have savings accounts at other leading online banks, you can link them to MAX.

If you need more FDIC insurance coverage, you may choose to open additional online savings accounts and link them to MAX.

6: Initiate your first optimization

Your setup is complete! Hit “Start First Optimization” to initiate your first optimization.
MAX will keep your cash optimized each month automatically.