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If you allow me to refer you to ING Direct you will get \$25.00 deposited into your account (of at least \$250) after 30 days.

When I first signed up for ING Direct, I didn't know they had a \$25.00 sign up bonus if someone referred me. Honestly, I felt a little disappointed that I could have got \$25.00 for nothing. I'm here to help you be sure that you will get your \$25.00 if you sign up.

To get \$25 for signing up for an ING Direct bank account, send an email to mhforc@gmail.com. I will then email you a link to use to get the \$25 bonus. You must use the link to get the bonus. If you would rather just sign up for ING without the bonus, just visit www.ingdirect.com.

Include the following in your email: your first and last name and the type of account you wish to open (savings or checking).

You must deposit \$250 and keep your account open for 30 days to get the bonus.

GENERAL COMMENTS ON CHANGING BANKS

With banking, we develop a type of brand attachment. Banks know you will probably stay with them for a long time so they work aggressively to get your business, but not always as aggressively to keep your banking business. Typically, we think of a bank like an old friend or a cuddly blanket.

The prospect of getting out and looking around for a new bank makes us feel like we are betraying someone we love. Nevertheless, since there are hundreds of banks (on every street corner), if your bank is failing to meet your expectation, don't stick with them - get out and find a bank that will surpass your expectations.

NINE REASONS TO CONSIDER SWITCHING BANKS:

FEES

If you are paying fees for customary banking services you need to consider changing banks. I once banked with Wachovia and they charged me a fee to download my transactions to Quicken. Insane! At my first available opportunity, I closed the account. If you want to charge me money to use your bank, I walk away.

ING Fact: In six years of banking with ING, I have not paid a single fee. Please know that if you overdraft your account or crazy stuff like that, you will pay fees at ING, but using their in-network ATMS, transferring money online, writing checks through ING direct, and all these types of features are free.

CONVENIENCE OF LOCATION

Perhaps you chose a bank because it was the closest to your house, but in the meantime either you have moved or it has moved. My local bank moved last year and I am still wondering why I make the extra drive to do my banking. Time to get motivated to make the change.

ING Fact: When I move, ING moves with me. Since they are an internet bank, I can access them from literally anywhere in the world.

SAVINGS ACCOUNT WITH CONSISTENTLY BELOW MARKET RATES

Is your savings rate lagging the market? Check out www.bankrate.com to see what the current market is offering for savings interest rates.

ING Fact: Currently, my ING savings account is paying 1.36% and I could find a rate as good as 1.80%, but that small difference is not worth the change. I know that ING will continue to offer competitive rates in any market. **Note this information is dated around June 2009. You will need to confirm current interest rates.*

NO INTEREST RATE OFFERED FOR A CHECKING ACCOUNT

If you have a checking account and you are not getting any interest, there are many banks that will offer you interest for that service. Truth is, you will never get rich from the interest on a checking account, but just the principle of getting nothing when you could get something does not make sense.

ING Fact: ING Checking is offering me .25%, and my credit union .10%. Not a big difference, but it is better than nothing! Besides, when interest rates increase, my 1.75% is going to start looking much better than 0%.

ATM FEES

If you have paid a penny in ATM fees in the last year, you should look around as there are many banks that offer you free nationwide ATM usage within a network.

ING Fact: With ING Checking, I have access to thousands of ATMs nationwide. Over the last year, I made withdrawals from ATMs in California, Wyoming, Nebraska, New York, and Texas, and I did not pay a single penny for ATM fees.

MONTHLY ACCOUNT FEES

Can you tell I have bank-fee-itis? With so many banking alternatives, if they want to charge you for customary banking services, WALK AWAY. There is no reason why you should be paying a bank for them to hold your money. If you are, it is time to start shopping around.

ING Fact: In six years of banking with ING, I have not paid a single fee.

POOR CUSTOMER SERVICE

If you feel like you are being treated like your business does not matter, get shopping. Go and find someone who really wants your business. There is a misconception that banks with higher fees have better customer service - wrong. Usually large banks have worse customer service because their bank policies and procedures are so ingrained they do not know how to deal with a unique banking situation.

ING Fact: I have made one phone call to ING customer service and after about 5 minutes of being on hold, they quickly handled my problem. (I needed to change the primary name on one of my accounts.) I think the fact that I've only had to talk to customer service once is pretty amazing in itself.

PROMOTION AT COMPETING BANK

If you have been considering a change, banks often offer promotions to join. That promotion might just be the motivation you need. If you are going to make a switch, you may as well do it in as lucrative a way as possible.

ING Fact: If you allow me to refer you to ING, you can get \$25.00 as long as you keep your account active for 30 days and deposit at least \$250.

EXTRA PERKS (WITHOUT EXTRA CHARGES)

Different banks have perks that they offer to their customers. Something like free checks or free notary services might not be THE reason to switch, but combined with these factors, it might just tip the balance in favor of switching.

ING Fact: With ING Electric Orange Checking, you don't pay anything for checks and they will send your checks to anywhere in the US free of charge. Sure, saving .41 cents per check is not a big deal, but if you send 5 checks a month then that will save you almost \$25 per year and a lot of hassle, too.

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ING DIRECT CHECKING ACCOUNT: ELECTRIC ORANGE CHECKING

Introducing [ING Direct \(www.ingdirect.com\)](http://www.ingdirect.com) Online Banking

I have banked with ING Direct since December 2nd, 2004. Since that time, I have had bank accounts online with Netbank, Everbank, and Citibank. In addition, I have had bank accounts at First Tennessee, Memphis Teacher's Credit Union, First Community Credit Union, and Wachovia. **Without a doubt, ING has been my favorite bank.**

ING Bank accounts are intended to be supplementary banking services. In other words, you must have an actual brick and mortar bank account. Then you make free transfers between both banks. You can make deposits and withdraws directly through ING Direct or you can deposit money into your brick and mortar account, and then transfer it to ING Direct.

HERE IS WHAT I LIKE ABOUT THE ING DIRECT ELECTRIC ORANGE CHECKING ACCOUNT:

- **No checks to buy. No stamps to buy.** I think this is the coolest feature with the Electric Orange checking account. When you want to send someone a check, you just sign into your account, type out the details for a recipient, and ING sends the check via first class the next

business day. You pay nothing. Electric Orange is the first of all electronic paperless checking accounts in America.

- **No fees or minimal fees (depending on usage).** I have never paid any fees with my checking account. *You will pay fees if you need an overdraft line of credit, overnight delivery of a check, overnight delivery of a replacement card, stop payment, and 2% foreign transaction fee.* Read [this article](#) if you want to be reminded how unusual it is for banks to have so few fees.
- **Fee Free ATM network nationwide.** You can withdraw money from any one of 32,000 ATMs nationwide within the Allpoint network.
- **Free Online Bill Pay.**
- **Easy to set up.** Never set up a bank online? The set up process is simple.
- **Easy to automate.** If you send checks or pay bills regularly online, you can just tell ING when you want the check sent or pay the bills. Then ING will always do the work for you.
- **Seamless relationship with Sharebuilder.** If you invest with Sharebuilder, there is no easier way to transfer funds to and from your bank.
- **FDIC Insured.**

I think the check sending feature alone makes this a choice worth considering. I am often away from my local bank. ING offers me the flexibility of being able to send a check to someone in the States from anywhere in the world.

ING Checking Disadvantages

- At times, you just want to give someone a check by hand. ING Checking will not allow you to do that (you can if you still keep your old checking account).
- Some payments you want to include an invoice or something with the check.

Both of these can be resolved by keeping a brick and mortar bank account with checking features.

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ING CHECKING SAVINGS ACCOUNT

Introducing [ING Direct \(www.ingdirect.com\)](http://www.ingdirect.com) Online Banking

Here is what I like about the ING Direct Savings account:

- **Easy to automate.** With an ING Savings account you can link up to five other bank accounts. They you can automatically transfer money from those accounts to your ING Savings account. If you prefer to make your transfers manually, you can do that also. This is a great budgeting tool. For example, let's say you have decided to have an all cash and debt-free Christmas for 2009 and you need to save \$75 per month. Just tell ING Direct to take out \$75 on the first of every month from your local bank and transfer it to your ING Direct Savings Account that you have nicknamed "Christmas Money".
- **Open multiple accounts that you still access through one main page.** This is perhaps one of my favorite features. You can easily have an account for savings, an account for a new vehicle, and an account for Christmas. Transferring to and from your accounts is simple (see screenshot below).
- **Competitive interest rates above the national average.** Currently, (April 30, 2009) their savings account interest rate is .25% Annual Percentage Yield for their checking account (Electric Orange) and 1.56% for Orange Savings account. Not really much interest, right? Well, no one is giving much interest right now. Compared to [Bankrate's](#) reported national average of 1.34% for savings accounts, ING is still offering some of the best interest rates in the country. For comparison, back in December 2007, they were offering 3.20% for the checking account and 4.14 for the savings account.
- **No fees. NO FEES!** Like I mentioned earlier I have been with ING since 2004. In that time, I have never paid any fees. They only have a **minimum balance of \$1**. Now if you want to overdraw your account and other such things, then expect to pay fees.
- **Fee Free ATM network nationwide.** You can withdraw money from any one of 32,000 ATMs nationwide within the Allpoint network.
- **Easy to set up.** Never set up a bank online? The set up process is simple.
- **FDIC Insured.**

You can see that I currently have four separate accounts at ING direct. This makes budgeting and tracking money so much easier.

View my Account | My Accounts | Transfer Money | Make Payments | eStatements | My Info | Message Center (0)

Open an Account

Products & Rates | Tips & Tools | About Us | FAQ

Hello Craig

ING DIRECT Bank Routing Number:

- If this is not right, [correct it now.](#)

REWARDS FOR FRIENDSHIP | Grade Us | My Links | Automatic Savings Plan | Tax Forms Available Now | Download

Checking and Savings

Account Type	Nickname	Account #	Balance	Available
Electric Orange	ING Checking			
Orange Savings	EMERGENCY FUND			
Orange Savings	Future Auto Savings			
Orange Savings	Savings General			

electric orange^{checking} Have your monthly bills delivered directly to your Electric Orange Bill Pay. [Learn more.](#)

Orange Saver Since: December 02, 2004

Contact | Lega | Security Zone | Join Our Team | Cafés | The Shop | Kids

EARN UP TO \$500 REFER A FRIEND





Any disadvantages?

- Like all internet banks, you need to have time for your transfers to take effect. 2-3 days is typical. This is not a problem for me, but may be for you.
- ING will put new funds (check) on hold for 5-7 days until the funds have cleared.
- They limit the number of online transfer withdrawals from all of your accounts to five a month. This does not include ATM usage.

2009 IMPROVEMENTS TO ING DIRECT

ING Direct has recently (as of July 26th, 2009) added some new features to their banking options. I want to introduce you to those features and help you navigate through new Electric Orange changes and improvements.

You will notice changes immediately when you click on the “Electric Orange Tab” after logging into your ING Direct Account. You will now see the following screen:

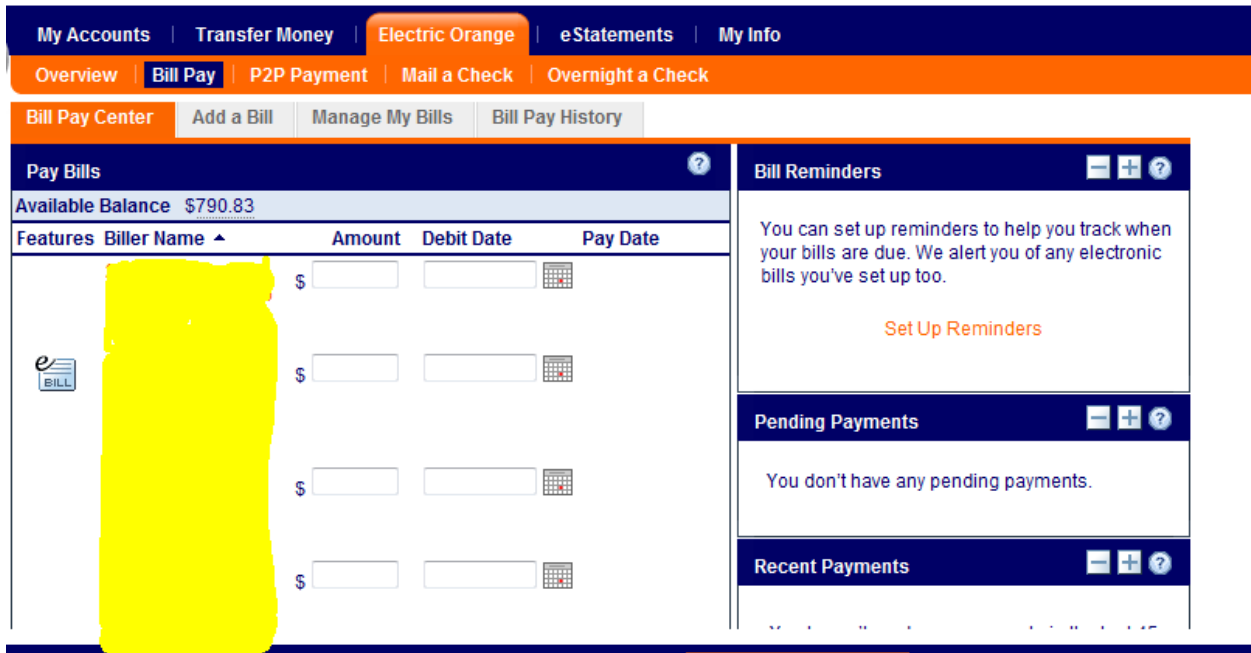
My Accounts Transfer Money Electric Orange eStatements My Info			
Overview Bill Pay P2P Payment Mail a Check Overnight a Check			
How would you like to pay?			
Your Options	Your Cost	Earliest Arrival	
 Bill Pay Make payments & manage bills online	\$0	Electronic Delivery: Jul 29 Paper Delivery: Aug 3	
 Person2Person Payment Use electric checks to send money securely to anyone's bank account Watch a demo	\$0	To ING DIRECT Accounts: Instant To External Accounts: Jul 29	
 Mail a Check Send a paper check through the mail	\$0	Electronic Delivery: Jul 29 Paper Delivery: Aug 3	
 Overnight a Check Courier an expedited paper check	\$20	Paper Delivery: Jul 29	

NEW FEATURES ON THE “OVERVIEW” PAGE

The user friendly page better organizes all your Electric Orange options into one place.

- They have added an **earliest arrival column**. Now you can know exactly how soon your funds can get to your desired location.
- All of the **associated fees are published** in a column entitled “Your Cost”.
- Some of the **lingo has changed**. “Person2Person payment” is used instead of “send electric checks”. “Mail a check” is used instead of “send a paper check”.

WHAT’S CHANGED WITH BILL PAY?



1. **More recurring payment options.** You can now set up recurring payments for the following options - weekly, every 2 weeks, every 4 weeks, twice a month, monthly, every 2 months, every 3 months, every 6 months, and annually.
2. **Automated bill reminder options.** Set up email notifications to notify you when: a bill is due, an eBill is received, the next instance of a recurring payment is automatically scheduled, a payment has not been made by the day the payment is due, and a recurring payment has been sent.
3. **Ebills** - the opportunity to have all your bills (from participating organizations) delivered to your Electric Orange BillPay section.

MORE ABOUT EBILLS:

With Ebills, you can review past bills, access past bills, and make convenient payments from one location. **THIS IS THE FEATURE I AM MOST EXCITED ABOUT.** No more having your bills scattered across several different accounts and websites. Now all those bills can be viewed right from your Electric Orange Ebills page.

To view an introductory video [click here](#).

In the “Bill Pay” section, you will have the option to visit the ‘Bill Pay Center’, ‘Add a Bill’, ‘Manage My Bills’, and ‘Bill Pay History’. Under the Bill Pay History you will be able to customize how you wish to view your payment history.

[Bill Pay Center](#) | [Add a Bill](#) | [Manage My Bills](#) | **[Bill Pay History](#)**

View Payments and Bills ?

Introducing your new Bill Pay History. You'll find any bill payments made after the upgrade here. To view previous payment history, select 'Account Details' from the QuickLinks menu.

To view payments and bills for a different date range, select an option in **Current View**. Use the **Additional Options** box to show a list for specific settings.

Current View Past 30 days and future ▾

Additional Options

Show All ▾

For ▾ **Go**

There is no bill payment history to display. If you've made any payments using Bill Pay, try changing your settings.

Under the Manage My Bills section, you can update biller information, set up bill reminders or automatic payments, and start receiving your bill online.

WHAT IS NEW UNDER PEOPLE2PEOPLE PAYMENTS?

[My Accounts](#) | [Transfer Money](#) | **[Electric Orange](#)** | [eStatements](#) | [My Info](#)

[Overview](#) | [Bill Pay](#) | **[P2P Payment](#)** | [Mail a Check](#) | [Overnight a Check](#)

✓ Set Up Payment
2. Verify
3. Finished

Send an Electric Check to a person through email by selecting the name and entering the amount.

- The amount will be deducted from your account on the Send Date.
- Electric Checks to other ING DIRECT accounts are available immediately upon payment pickup.
- Electric Checks to accounts at other banks take 2 bank business days after payment pickup due to transfer time.

Payment Setup

Available Balance: ██████████

To: Please Select ▾

Amount: \$

Comments:

i Need to add someone new to pay? Select 'Address Book' from the QuickLinks menu above.

The process of sending money to people has been simplified. There is now a dropdown list of all the contacts in your address book. You simply select the right individual, add the amount

and a comment, if desired. This process eliminates some steps from the previous method of sending money to someone. Furthermore, it conveniently displays your available balance.

WHAT ABOUT THE “MAIL A CHECK” AND “OVERNIGHT A CHECK” FEATURES?

Those features remain essentially unchanged once you begin the process of mailing the check. Here is a [summary list](#) provided by ING of what is new.

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