



CASH BACK CHECKING

EARN
UP TO **\$90/YR**

HOW IT WORKS:

When you meet the qualifications each month, you will earn 2.5% cash back on up to \$300 in debit card purchases per month. This means you can earn up to \$7.50 per month or \$90 per year!

(See qualification calendar and details on back)

THREE EASY QUALIFICATIONS:

1. Receive e*statements
2. Have a direct deposit OR automatic withdrawal during the qualification cycle¹
3. Have 10 debit card purchases post and clear² during the qualification cycle.

(See qualification calendar and details on back)

NO WORRIES, IT'S FREE:

If you do not meet the qualifications, don't worry; there are no additional fees. Just try again next month.

EXTRA ATM REWARD

When the qualifications are met, you will be reimbursed up to \$20 of ATM fees you accrue during the qualification cycle, in addition to your cash back.



Federally Insured by NCUA.

CASH BACK CALENDAR

QUALIFYING PERIOD						
30 START	01	02	03	04	05	06
07	08	09	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30 FINISH	31	01  \$	02	03

QUALIFICATION PERIOD To allow enough time for records to process at the end of the month, each qualification period starts on the last day of the previous month and ends on the second to last day of the current month (see *calendar above*). Transactions must post and clear to your checking account during the cycle to qualify.

 **EMAIL NOTIFICATION** On the first of the month, you will receive a notification email letting you know if you met the qualifications for the previous month.

\$ REIMBURSEMENT On the first of the month, you will receive a cash back deposit of up to \$7.50 and reimbursement up to \$20 of ATM fees accrued during the qualification cycle.

Membership required. On approved credit. All qualifications must be achieved each cycle to earn cash back. For Personal accounts only (1 account per SSN). 2.50% cash back is on up to \$300 in debit card purchases each month, with maximum earnings of \$7.50. ATM refunds up to \$20 are provided as long as qualifications are met each qualification cycle. Fees may reduce earnings.

¹**Qualification Cycle:** The last day of the previous month to the next to last day of the current month is one qualification cycle.

²**Post and Clear:** This is the process of a purchase appearing on your account (posting) and then the cash finally coming out of your account (clearing). All qualifying transactions on the account must be posted and cleared during the qualification cycle, which could take anywhere from, but not limited to, 1-5 business days to post to an account from the date the transaction is made. ATM withdrawals do not qualify.