



INTEREST% REWARDS

CHECKING

EARN
UP TO **\$150/YR**

HOW IT WORKS:

When you meet the qualifications each month, you will earn 1.50% APY* on your average monthly checking account balance up to \$10,000. That's up to \$12.50 per month or \$150 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 to your checking account 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 interest.



Federally Insured by NCUA.

INTEREST REWARDS 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, if you have met the qualifications, you will receive an interest reward of 1.50% APY of your average monthly checking account balance up to \$10,000 or \$12.50. In addition, you will be refunded up to \$20 of ATM fees accrued during the qualification cycle.

*Annual Percentage Yield (APY) accurate as of 03/05/20. On approved credit. All qualifications must be achieved each cycle to earn cash back or 1.50% APY. For Personal accounts only (1 account per SSN). ATM refunds up to \$20 are provided as long as qualifications are met each qualification cycle. Rates subject to change. Fees may reduce earnings. Interest Reward Checking: 1.5% APY applies to balances of \$0.00-\$10,000, 0.25% APY applies to balances over \$10,000, and 0.05% APY applies if you don't meet any qualifications. Membership required.

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

²Post 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.