



## Truth- in- Savings Disclosure - For Interest Reward Checking

When the Interest Reward Checking qualifications **are** met, the interest rate on your account and corresponding annual percentage yield (APY) is described in the chart below:

Balance Tier	Interest Rate	Annual Percentage Yield (APY)
\$0-\$10,000	1.98%	2.00%
\$10,000 and above	0.25%	0.25%

When the Interest Reward Checking qualifications **are not** met, the interest rate on your account and corresponding annual percentage yield (APY) is described in the chart below:

Balance Tier	Interest Rate	Annual Percentage Yield (APY)
All Balances	0.05%	0.05%

- The average daily method is utilized to determine which rate will be applied.
- Your interest rate and APY may change at any time.
- Interest begins to accrue on the business day you deposit non-cash items (for example, checks).
- Interest is compounded monthly. Interest will be credited to your account on the first of the following month.
- If you close the account before interest is credited, you will not receive the accrued interest.

If you have met the qualifications for the month, we will refund domestic ATM fees up to \$20.00 per statement cycle.

The following fees may be imposed on this account:

Maintenance fee	None
Fee per check returned (insufficient funds)	\$26.95
Stop payment fee	\$26.95
Check printing	Cost based on style of checks ordered

To qualify for Interest Reward Checking rates, you must:

- Have 10 debit card point of sale transactions post and clear during the Qualification Cycle
- Receive your monthly statement electronically
- Have at least one direct deposit or one auto debit via ACH during the Qualification Cycle

"Qualification cycle" means a period beginning one day prior to the first day of the current statement cycle through one day prior to the close of the current statement cycle.

(One-day asynchronous - weekend processing)

If monthly qualifications are not met, we will pay not less than the minimum rate on your account.

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*Note: Jordan Credit Union will send you an email at the end of each statement cycle that will let you know if you have met the qualifications above. There is no penalty for not qualifying.*