

INlines Truth-in-Savings Disclosure

Rate information – This is a non-dividend bearing account.

Minimum balance requirements – The minimum balance required to open this account is \$25.00. No minimum balance required to maintain account or earn iTunes®, Google Play® or Amazon.com® credits or ATM fee refunds.

Qualification criteria – INline Checking is available for personal accounts only. To receive the iTunes®, Google Play® or Amazon.com® credits and ATM fee refunds nationwide, we ask that you:

- Have at least 15 debit card purchases post and clear the account per qualification cycle. Purchases may take one or more business days from the transaction date to post to an account from the date the purchase is made. Debit card transactions processed by merchants and received by the Credit Union as ATM transactions do not count towards qualifying debit card transactions. Only debit card transactions processed by merchants and received by the Credit Union as POS transactions count towards qualifying debit card transactions.
- Elect to receive your monthly statements electronically (e-Statements), which are accessed through Interra Online Banking.
- Access online or mobile banking at least once per month.

Qualification cycle – The 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. For example, a qualification cycle beginning June 30 would end July 30. The next qualification cycle would begin July 31 and end August 30. All other qualification cycles would follow this same pattern.

iTunes®, Google Play® or Amazon.com® credits – Earn iTunes®, Google Play® or Amazon.com® credits of up to \$20.00 upon initial account opening, regardless of qualifications. If you have met your qualifications for the month, you will earn up to \$5.00 in iTunes®, Google Play® or Amazon.com® credits. To receive the iTunes®, Google Play® or Amazon.com® credits you must make the purchases from iTunes®, Google Play® or Amazon.com® using the Interra debit card associated with your INline account. Credits will post to your account on the last day of each statement cycle. All iTunes®, Google Play® or Amazon.com® credits will expire after 60 days. Sales tax may apply potentially reducing the amount of the reimbursement.

ATM fee reimbursements/refunds – If you have met the qualifications for the month, we will refund domestic ATM fees on ATM withdrawals from your INline Checking account up to \$25.00 per qualification cycle. Refunds will be reimbursed on the last day of each statement cycle. ATM surcharges over \$4.99 are not automatically refunded, but may be manually refunded by a credit union representative with the presentation of a receipt within 10 business days following the month that the INline Checking qualifications were met.

Fees and charges – The fees and charges set forth in the Credit Union's Fee Schedule may be assessed against your account(s).

Transaction limitations – No transaction limitations apply to this account unless otherwise stated in the Common Features section of the Membership and Account Services Agreement and Disclosures brochure.

IRS reporting – If the reimbursement of ATM fees and/or iTunes®, Google Play® or Amazon.com® credits exceeds \$10.00 in a year, they are considered a bonus for the purposes of Regulation DD. If the income totals \$600.00 or more in a taxable year, the Credit Union will issue you a 1099 MISC.

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