

My Rewards Checking Truth-in-Savings Disclosure

Rate information – My Rewards Checking is a tiered rate account. The dividend rate and annual percentage yield (APY) may change every month. We may change the dividend rate for your account as determined by the Credit Union board of directors or such authorized officers.

- The Bonus Rate is paid on the portion of your daily balance up to \$10,000 when the My Rewards Checking qualifications are met. The respective dividend rate and APY are described in the Credit Union's Rate Sheet or your periodic statement.
- The Second Tiered Rate is paid on the portion of your daily balance over \$10,000 when the My Rewards Checking qualifications are met. The respective dividend rate and APY are described in the Credit Union's Rate Sheet and will be reflected on your periodic statement as a blended yield.
- The Base Rate is paid when the My Rewards Checking qualifications are not met. The respective dividend rate and APY are described in the Credit Union's Rate Sheet or your periodic statement.

Compounding and crediting – Dividends will begin to accrue on the business day you deposit cash, checks and other noncash items into your account. Dividends will be compounded monthly and credited to your account on the last day of each statement cycle.

Dividend period – For this account type, the dividend period is monthly and is based on the qualification cycle.

Minimum balance requirements – The minimum balance required to open this account is \$25.00. You must maintain a positive balance in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method – Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Qualification criteria – To qualify for My Rewards Checking rates, we ask that you:

- Have at least 15 debit card purchases post and clear the account per qualification cycle.
- Elect to receive your monthly statements electronically (e-Statements), which are accessed through Interra Online Banking. A valid, deliverable email address is required.
- Have at least one direct deposit or one automatic debit post and clear the account per qualification cycle.

Purchases/Transactions may take one or more business days from the transaction date to post to an account from the date the purchase/transaction is made. Intra-credit union transfers do not count as qualifying ACH transactions. 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. If monthly qualifications are not met, you will still earn the Base Rate on your account.

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 September 30 would end October 30. The next qualification cycle would begin October 31 and end November 29. All other qualification cycles would follow this same pattern.

ATM fee reimbursements/refunds – If you have met your qualifications for the month, we will refund domestic ATM fees on ATM withdrawals from your My Rewards 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 My Rewards 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 exceeds \$10.00 in a year, they are considered a bonus for the purposes of Regulation DD. If the total income totals \$600.00 or more in a taxable year, the Credit Union will issue you a 1099 MISC.