

REAL CashBack linked to REAL Saver

Description

REAL CashBack is a checking account that rewards accountholders with cash back on their debit card purchases and Domestic ATM fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycle coupled with the REAL Saver account.

Purpose & Use Expectations of REAL CashBack

This account is intended to be the accountholder's primary checking account in which payroll transactions and day-to-day spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting and entertainment transactions are posted and settled. Commensurate with the spending activities identified above, we expect the account's debit card to be used frequently throughout the month and for transaction amounts to reflect a wide dollar range. Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period at the end of a Monthly Qualification Cycle are not considered normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions and will not count toward earning the account's rewards. We reserve the right to determine if the account is being maintained for a purpose other than day-to-day, primary use. Customers who persist in making debit card transactions in a calculated and limited fashion in order to meet their monthly qualifications may have their accounts converted to a different checking account or closed altogether. We have the right to close this account at any time, without advance notice. Our decision to close the account will not affect your existing obligations to us, including any obligation to pay fees or charges incurred prior to termination.

Rate Information

REAL CashBack does not earn dividends.

Minimum Balance and Qualification Requirements

The minimum balance requirement to open REAL CashBack is \$25.00.

Your REAL CashBack account must meet the following qualifications during each Monthly Qualification Cycle to receive cash back rewards and reimbursement of your ATM fees:

- Be enrolled and agree to receive eStatements (please contact us for details on how to enroll)
- Have at least one (1) direct deposit post and settle
- Have at least 15 debit card purchases post and settle
- Have at least one (1) automatic payment or bill pay transaction post and settle

Please note that transactions MUST post and settle to your REAL CashBack account during the Monthly Qualification Cycle. They may not be in a pending state to qualify as one of the qualifications. Transactions may take one or more banking days from the date the transaction was made to post and settle to an account.

Monthly Qualification Cycle

"Monthly Qualification Cycle" means a period beginning one (1) day prior to the first day of the current statement cycle through one (1) day prior to the close of the current statement cycle. Your account will be automatically qualified on that one (1) day prior to the first day of the current statement cycle.

REAL CashBack Rewards and ATM Fees Reimbursement

If the REAL CashBack qualifications *are met* during the Monthly Qualification Cycle, you will receive 1.50% cash back on debit card purchases that post and settle to your REAL CashBack account during the Monthly Qualification Cycle, up to \$300.00 in total debit card purchases during each Monthly Qualification Cycle, or total cash back up to \$4.50 per Monthly Qualification Cycle. In addition, if the REAL CashBack qualifications *are met* during the Monthly Qualification Cycle, we will reimburse you for up to a maximum of \$15.00 in Domestic ATM fees incurred on your REAL CashBack account per Monthly Qualification Cycle. Domestic ATM fee reimbursements will be credited to your REAL Saver account on the last day of the statement cycle.

Domestic ATM fees of \$4.99 or less will be reimbursed up to a maximum of \$4.99 per individual transaction. Domestic ATM fees of \$5.00 or higher will be reimbursed if the appropriate ATM receipt is presented to a representative at any of our branches. If you believe that you have not been reimbursed the correct amount, please contact us. "Domestic" ATM fees are defined as an ATM that is not assessed an exchange rate when used (i.e., not a foreign ATM), and may or may not be a part of the credit union's ATM network. Note: The following activities do not count as qualifying debit card transactions for purposes of meeting qualification requirements during the Monthly Qualification Cycle: ATM-processed transactions, transfers between accounts and debit-card transactions processed by merchants and received by us as ATM transactions. If you close your REAL CashBack account before the cash back rewards and ATM fees reimbursement are credited, you will not receive the cash back rewards or ATM fees reimbursement. Your cash back rewards and ATM fees

reimbursement will be credited to your REAL Saver account on the last day of the statement cycle.

Reg E (Electronic Fund Transfer) Disclosure Modification, applied to REAL CashBack

Page 6 of the Account Information brochure, ATM Operator/Network Fees is replaced by:

When you use an ATM not owned by us, you may be charged a fee by the ATM operator or network. You may be charged a fee for a balance inquiry even if you do not complete a funds transfer. If the REAL CashBack qualifications are met during the Monthly Qualification Cycle, up to a maximum of \$15.00 in Domestic ATM fees incurred on your REAL CashBack per Monthly Qualification Cycle will be reimbursed. Domestic ATM fees of \$4.99 or less will be reimbursed up to a maximum of \$4.99 per individual transaction. Domestic ATM fees of \$5.00 or higher will be reimbursed if the appropriate ATM receipt is presented to a representative at any of our branches. If you believe that you have not been reimbursed the correct amount, please contact us. Note: The following activities do not count as qualifying debit card transactions for purposes of meeting qualification requirements during the Monthly Qualification Cycle: ATM-processed transactions, transfers between accounts and debit-card transactions processed by merchants and received by us as ATM transactions.

Transaction Limitations

No transaction limitations apply to REAL CashBack unless otherwise stated in the Common Features of Account Information brochure.