



## AXCESS CASH-BACK CHECKING Truth In Savings Disclosure

**Minimum balance to open the account** – \$10 Minimum to open this account.

**Cash Rewards** – When twelve (12) Finex Credit Union Debit Card transactions (excludes ATM transactions) post to the account during the Reward Period, you will receive Cash Back in the following amount: 10 (\$.10) cents per debit card transaction in the amount of ten (\$10) dollars or more. Cash Back Rewards per cycle will not exceed \$10. At our discretion we may change the transaction requirements and reward amounts.

**Qualification Requirements to Obtain the Cash Rewards** – You must satisfy all of the following Qualification Requirements during each Qualification Period to obtain Cash Rewards.

- Have at least one (1) Direct Deposit (ACH credit will be accepted if direct deposit is unavailable to member) minimum amount of \$300.
- Sign up for eServices (including eStatements, eNews, Homebanking) with a valid email address.
- You must have a minimum of twelve (12) Finex Credit Union Debit Card point-of-sale transactions or Signature (Qualifying Transactions) in the amount of \$1 or more, post to your account during the Reward Period. ATM Transactions are not Qualifying Transactions and will not be counted toward the minimum twelve transactions or be paid Cash Rewards.

Failure to satisfy the requirement to have twelve (12) Debit Card point-of-sale or signature transactions post to your account during the Reward Period will not result in any fees being assessed but will result in the forfeiture of any Cash rewards for the rewards cycle.

**Qualification Period** – This is the period during which the qualification requirements must be met in order for you to obtain the disclosed Cash Rewards. This period begins on the day your current periodic statement is generated and generally ends on the last business day before the next statement is generated.

Your statement will cycle on the 1<sup>st</sup> business day of every month at which time you will receive an email notification from us. Debit card transactions must be posted one day prior to the last business day of that cycle, otherwise these transactions will carry over to the next statement period.

**Forfeiture of Cash Rewards on Closed Accounts** – If you close your account before Cash rewards have been credited to your account, all accrued Cash Rewards will be forfeited.

**Product Termination** – If you fail to meet the qualifications for three (3) consecutive months, the credit union reserves the right to move your checking to the Axxcess Value checking account.

**Replace Checking Account** – If you ask us to replace your current checking account with the Axxcess checking account, we will apply the same joint owner(s) and beneficiary(s) with the new rewards checking.

**Fees** - To avoid the imposition of fees, you must maintain a direct deposit of \$300 per month during the Qualification period. If the direct deposit requirement is not met a monthly fee of \$10 per cycle will be charged. Please see the Fee Schedule for additional fee information.

Other Institutions may impose surcharges for use of their ATM's.

**Rate information** – You will not receive interest on this account.

**Frequency of rate changes** – Not Applicable

**Determination of rate** – Not Applicable

**Compounding and crediting frequency** – Not Applicable