



AXCESS HARVEST GIVING CHECKING

Truth in Savings Disclosure

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

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

Minimum balance to obtain the annual percentage yield disclosed – Not Applicable

Daily Balance Computation Method – Not Applicable

Accrual of Interest on Non-Cash Deposits – Not Applicable

Give Rewards – When twelve (12) Finex Credit Union Debit Card transactions (excludes ATM transactions) post to the account during the Reward Period, you will receive give rewards in the following amount: 15 (\$.15) cents per debit card transaction in the amount of ten (\$10) dollars or more. Give Rewards per cycle will not exceed \$10. At our discretion we may change the transaction requirements and reward amounts.

Qualification Requirements to Obtain Rewards – – You must satisfy all of the following Qualification Requirements during each Qualification Period to obtain Give 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 statements, 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 Give Rewards.

Finex Credit Union will donate your earned Give Rewards to local charity organizations, defined as an organization that has been granted tax exempt status by the Internal Revenue Service or an organization organized for charitable, religious, educational, scientific, or literary purposes; testing for public safety, fostering national or international amateur sports competition, or preventing cruelty to children or animals. Finex Credit Union reserves the right to change its selected charity organizations on regular basis without notice to you. You will receive a monthly email notifying you of your earned give rewards total.

Please save or print monthly reward notices as this is the only notice/record you will receive for your donation.

Qualification Period – This is the period during which the qualification requirements must be met in order for you to obtain the disclosed Give 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 1st 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.

Failure to satisfy the requirement to have twelve (12) MasterCard Debit Card point-of-sale or signature transactions (in the amount of \$1 or more) post to your account during the Reward Period will result in the forfeiture of any Give Rewards.

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. Additionally, if you opt out of the Identity Theft services, all benefits will be forfeited. See change in terms for more information.

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 Axxess Value checking account.

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

Account Fees – A monthly maintenance fee of \$5 will be assessed. Also, if you do not maintain a direct deposit of \$300 per month during the qualification period, a \$10 fee will be assessed.

Please see the Fee Schedule for additional fee information.

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