



Extreme Checking Disclosure

Rev. 3.01.10

EXTREME Checking accounts are available only to individual or joint consumer accounts.

Eligibility Requirements

To qualify for "EXTREME Checking" rates, your account must meet the following requirements:

- Make **10** debit/card *posted merchant point of sale* transactions per "qualification cycle".
(Qualification cycle is defined as the first day of the month up to the second to last business day of the month. Transactions that post on the second to last business day of the month through the end of the month will qualify for next month's transactions.)
- Receive your monthly statement electronically (through NetBranch *e-statement*)
- Set up one direct deposit, **or** one automatic debit (ACH), **or** pay at least one bill through "Netbranch Bill-Pay" during the month.

Truth in Savings Disclosure *Rates Effective: March 1, 2010*

- When the **EXTREME checking** requirements are met, the dividend rate on your account and corresponding annual percentage yield (APY) is described in the chart below.

Balance Tier	Dividend Rate	Annual Percentage Yield APY
0-\$25,000	3.94%	4.01%
\$25,001 and above	.50%	.50%

- When the **EXTREME Checking** requirements are not met, the dividend rate on your account and corresponding annual percentage yield (APY) is described in the chart below.

Balance Tier	Dividend Rate	Annual Percentage Yield APY
All Balances	.13%	.13%

- If you have met your eligibility requirements for the month, we will refund domestic ATM fees up to \$25.00 per cycle. Both local and foreign ATM fees qualify. *ATMs out of the country* would not qualify.
- All ATM Refunds will be processed at the end of the statement cycle. You will pay all ATM fees that would normally be imposed during the month.
- Your dividend rate and APY may change at any time.
- If the balance in your account exceeds \$25,000.00, your monthly statement will show a blended rate of interest.
- You understand that only Point of Sale transactions will qualify your account. Transactions on hold or pending will not qualify as posted transactions.
- We use the average daily balance method to calculate the annual percentage rate on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.
- You understand that it is your responsibility to keep your email address current at all times with the Credit Union in order to receive notifications about statements and rewards status. SPAM filters may also prevent your receipt of email notifications.
- This disclosure is in addition to all regular Terms and Conditions provided when this account was opened.
- Your original Signature Card and Agreement for this account is on file with the Credit Union and any changes to Owner(s) of the account must be done by signing a new Signature Card and Agreement with the Credit Union.
- You agree to opt in and meet all the requirements set forth for the EXTREME Checking Account.
- Only one (1) EXTREME Checking account per member. **Effective 10-1-2008**

Current Email Address

Member Number

Member or Joint Member Signature

Print Primary Member Name

Date

For Credit Union Use Only:

Branch Location? _____

Opt-In Share Maint. type #13 entered? _____

Check Here: _____

Completed by: _____