

**Qualification Information*

This account will earn cash-back rewards during each Monthly Qualification Cycle if specific qualifications are met. Monthly Qualification Cycle runs concurrently with the monthly statement cycle. The next qualification cycle begins the next business day following the end of the previous month's cycle. A business day is defined as Monday-Friday, excluding federal holidays. To qualify, all transactions must post and settle to your account each Monthly Qualification Cycle: (1) have at least 15 debit card transactions of \$5.00 or more post and settle; (2) have at least 1 direct deposit or automatic payment (ACH) post and settle; AND (3) be enrolled and agree to receive e-statements. No minimum balance is required to earn or receive rewards. You may qualify for the account's rewards during the first monthly statement cycle. If the account is closed before rewards are credited, you will forfeit the rewards. Rewards less than a penny cannot be distributed.

Reward Information

If qualifications are met during each Monthly Qualification Cycle, you will earn 5% cash-back on debit card purchases of \$5 or more that post to and clear the account during the Monthly Qualification Cycle, up to \$10. ATM-processed transactions, transfers between accounts, debit card purchases less than \$5.00, debit card purchases processed by merchants and received by our bank as ATM transactions do not count towards earning cash-back rewards. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards. If qualifications are not met, cash-back on debit card purchases will not be awarded. Fees may reduce earnings.

Additional Information

Account approval, conditions, qualifications, limits, time frames, enrollments, and other requirements apply. \$750 minimum opening deposit. \$8 monthly service charge waived if a minimum daily balance of \$750 is maintained during the monthly statement cycle. \$3 monthly paper statement fee waived if enrolled in e-statements. Commercial purpose accounts are not eligible. Limited to 1 account per Social Security Number (SSN).