

Cha-Ching Rewards Checking:

Minimum Opening Deposit ... \$20.00
Minimum Monthly Balance none
Minimum Balance to Earn the
Stated A.P.Y..... \$1.00

3.00% APY*
on balances up to \$10,000 **

.10% APY on balances over \$10,000
.10% APY if qualifications are not met

*APY = Annual Percentage Yield. Annual
Percentage Rate on Qualified Balances is
2.97%.

**** Qualifications Required to Earn
Stated APY For the Month:**

Enrolled in E-Statements
1 or more ACH Deposits
1 or more ACH Withdrawals
4 or more Online Banking Logins
20 or more Debit Card Purchases

SHARE DRAFT RELATED FEES:

Stop Payments	\$20 plus tax
Share draft copies	\$2.50 plus tax ***
NSF Return Fees	\$27.00 per item
NSF Paid Fees	\$27.00 per item
Overdraft Transfers	\$5 per transfer
Online Bill Payment	FREE

*** Print Check Copies Free through Home Banking

**Qualified Accounts will also receive
ATM surcharge rebates up to \$7 per month!**

Rate Information:

The Dividend Rate and Annual Percentage Yield on your accounts are set forth above. The Dividend Rate and Annual Percentage Yield may change monthly as determined by the Board of Directors.

Nature of Dividends:

Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The dividend rate and annual percentage yield are the prospective rates and yields the credit union anticipates paying for the applicable dividend period.

Compounding and Crediting:

Dividends will be compounded and credited monthly. The dividend Period for all accounts is monthly beginning on the first calendar day of the month and ending on the last calendar day of the month.

The Balance Computation Method

Dividends are calculated by the Average Daily Balance method. The Average Daily Balance Method applies the periodic rate to the average balance in the account each month.

Accrual of Dividends on Non-cash Deposits

Dividends will begin to accrue on the business day you place non-cash items (for example, checks) in your account.

Balance Information:

The minimum balance required to open each account is set forth above. The minimum monthly balance required to maintain the account is set forth above. If you close your account before dividends are paid, you will not receive the accrued dividends.

Credit Union membership is required for any credit union accounts. Minimum balance of \$25.00 in prime shares required for membership.

Cha-Ching Rewards Checking



Truth-In-Savings Disclosures

October 2019

3.00% APY

**** Qualifications Required to Earn
Stated APY For the Month:**

Enrolled in E-Statements
1 or more ACH Deposits
1 or more ACH Withdrawals
4 or more Online Banking Logins
20 or more Debit Card Purchases

Courtesy Pay Disclosures

Advantage Credit Union's Courtesy Pay is a service offered that could provide you a cushion that may permit you to overdraft your account up to a specified limit assigned by us. By covering your overdraft, this will eliminate the extra expense and embarrassment of having a share draft returned.

Courtesy Pay is a non-contractual agreement that requires no action on your part. You do not sign any agreement or paperwork. This program will be extended to you as long as your account remains in good standing, which is defined as making regular deposits and bringing your share draft account to a positive balance at least once every 15 days. Overdraft transfers from other deposit accounts as authorized will be utilized before Courtesy Pay would be used.

Share draft members will be automatically enrolled in Courtesy Pay if they qualify, however members will have the option to "opt out" of the program upon request.

Courtesy pay does not constitute an actual or implied agreement between you and the Credit Union. Nor does it constitute an actual or implied obligation of by the Credit Union. This service represents a purely discretionary courtesy that the Credit Union may provide to you from time to time and which may be withdrawn or withheld by the Credit Union at any time without prior notice or reason or cause.

Three levels (tiers) shall be set for courtesy pay*:

Tier 1 (\$100 limit): 90 day average balance in share draft is at least \$100.

Tier 2 (\$200 limit): 90 day average balance in share draft is at least \$200.

Tier 3 (\$300 limit): 90 day average balance in share draft is at least \$300.

Tier limits are re-calculated on the first of each month.

All accounts must be open for a minimum of 90 days.

* Courtesy pay will be suspended for members with delinquent loans or credit cards 30 days past due or credit cards exceeding authorized credit line. The Credit Union may suspend Courtesy Pay privileges for other reasons including but not limited to other overdrawn accounts, signs of kiting or fraud, or knowledge that deposits will discontinue.

Each transaction that we honor, will be applied an insufficient fund fee of \$27. We will notify you by mail of any overdraft paid or returned; however, we have no obligation to notify you before we pay or return an item.

Courtesy Pay will cover the following transactions:

- Visa debit card charge transactions*
- ACH withdrawals
- Share drafts written by member
- Credit Union fees

Courtesy Pay will not cover the following transactions:

- Visa debit card charge transactions if member has not opted in.*
- Teller Transactions
- Online ATM withdrawals
- Advantage Credit Union loan payments
- Periodic Payments (preauthorized payments between two ACU accounts)
- Payee Accounts
- Organization Accounts
- Accounts with bad address
- Accounts flagged for deceased members
- Accounts flagged as dormant

**Member must "opt in" for courtesy pay on Visa Debit card transactions.*