



Sign up TODAY!

Member name: _____

Member number: _____

Mailing address: _____

City: _____

State: _____ Zip: _____

E-mail address: _____

Home phone: _____

Other phone: _____

By signing below, the undersigned:

- Requests the described services and agrees to the terms and conditions governing the services, including any fees and charges as set forth in the Credit Union's fee schedule.
- Acknowledges receipt of agreements and/or disclosures applicable to the account or services requested.
- Understands that the terms of this additional account and/or service are governed by the terms and conditions applicable to the existing Membership Account Agreement, as amended from time to time, including, but not limited to, account ownership.
- Certifies that all information is accurate and complete.

Member/Accountholder signature: _____

Date: _____

iNtunes Truth-in-Savings Disclosure

Rate information – This is a non-dividend bearing account.

Minimum balance requirements – The minimum balance required to open this account is \$25.00. No minimum balance required to maintain account or earn iTunes® credits or ATM fee refunds.

Qualification criteria – iNtunes Checking is available for personal accounts only. To receive the iTunes® download credits and ATM fee refunds nationwide, we ask that you:

- Have at least 10 signature-based debit card purchases post and clear the account per qualification cycle. Purchases may take one or more business days from the transaction date to post to an account from the date the purchase is made. PIN based purchases do not count toward qualifying debit card purchases.
- Elect to receive your monthly statements electronically (e-Statements), which are accessed through Interra Online banking.
- Access online banking at least once per month.

Qualification cycle – The qualification cycle means a period beginning one day prior to the first day of the current statement cycle through one day prior to the close of the current statement cycle. For example, a qualification cycle beginning June 30 would end July 30. The next qualification cycle would begin July 31 and end August 30. All other qualification cycles would follow this same pattern.

iTunes® credits – Earn iTunes® download credits of up to \$20.00 upon initial account opening, regardless of qualifications. If you have met your qualifications for the month, you will earn up to \$5.00 in iTunes® download credits. To receive the iTunes® download credits you must make the purchases from iTunes® using the Interra debit card associated with your iNtunes account. Credits will post to your account on the last day of each statement cycle. All iTunes® download credits will expire after 60 days. Sales taxes may apply potentially reducing the number of downloads reimbursed.

ATM fee reimbursements/refunds – If you have met the qualifications for the month, we will refund domestic ATM fees on ATM withdrawals from your iNtunes Checking account up to \$25.00 per qualification cycle. Refunds will be reimbursed on the last day of each statement cycle. ATM surcharges over \$4.99 are not automatically refunded, but may be manually refunded by a credit union representative with the presentation of a receipt within 10 business days following the month that the iNtunes Checking qualifications were met.

Fees and charges – The fees and charges set forth in the Credit Union's Fee Schedule may be assessed against your account(s).

Transaction limitations – No transaction limitations apply to this account unless otherwise stated in the Common Features section of the Membership and Account Services Agreement and Disclosures brochure.

IRS reporting – If the reimbursement of ATM fees and/or iTunes® credits exceeds \$10.00 in a year, they are considered a bonus for the purposes of Regulation DD. If the total income totals \$600.00 or more in a taxable year, the Credit Union will issue you a 1099 MISC.

iTunes™ is a trademark of Apple®, Inc. This program is not endorsed by iTunes® or Apple® nor is there any actual or implied joint venture, partnership or launch of any kind between Interra Credit Union and Apple's iTunes®.



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interracu.com



Your deposits are insured to \$250,000 per account.
By members' choice, this institution is not federally insured.