

## My Rewards Checking communications

1. You will receive a “welcome” e-mail from Interra Credit Union.
2. At the end of each qualification cycle, you will receive an e-mail, which will include your account activity based on the qualifications and let you know if you qualify or do not qualify for the rewards. If you do not qualify one cycle, don't worry. You will be starting a new cycle and have a new opportunity to earn rewards.

### Get started today!

Just go to [interrarewards.com](http://interrarewards.com)  
or visit any Interra office

\*ATM fee refunds up to \$25.00 on ATM withdrawals from your My Rewards Checking account, provided only if qualifications are met within the qualification cycle.

\*\*Minimum balance to open the account is \$25.00. No minimum balance required to maintain the account. Qualifying purchases or other transactions must post and clear the account during the qualification cycle. Purchases/Transactions may take one or more business days from the transaction date to post to an account from the date the purchase/transaction is made. Intra-bank transfers do not count as qualifying transactions. PIN based purchases do not count toward qualifying debit card purchases.

*For complete account information, please refer to the disclosure information found on the back panel of this brochure.*



PO Box 727 • Goshen, IN 46527  
574.534.2506 • 888.432.2848

[interracu.com](http://interracu.com)



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

## My Rewards Checking Truth-in-Savings Disclosure

**Rate information** – My Rewards Checking is a tiered rate account. The dividend rate and annual percentage yield (APY) may change every month. We may change the dividend rate for your account as determined by the Credit Union board of directors or such authorized officers.

- The Bonus Rate is paid on the portion of your daily balance up to \$10,000 when the My Rewards Checking qualifications are met. The respective dividend rate and APY are described in the Credit Union's Rate Sheet or your periodic statement.
- The Second Tiered Rate is paid on the portion of your daily balance over \$10,000 when the My Rewards Checking qualifications are met. The respective dividend rate and APY are described in the Credit Union's Rate Sheet and will be reflected on your periodic statement as a blended yield.
- The Base Rate is paid when the My Rewards Checking qualifications are not met. The respective dividend rate and APY are described in the Credit Union's Rate Sheet or your periodic statement.

**Compounding and crediting** – Dividends will begin to accrue on the business day you deposit cash, checks and other noncash items into your account. Dividends will be compounded monthly and credited to your account on the last day of each statement cycle.

**Dividend period** – For this account type, the dividend period is monthly and is based on the qualification cycle.

**Minimum balance requirements** – The minimum balance required to open this account is \$25.00. You must maintain a positive balance in your account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method** – Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Qualification criteria** – To qualify for My Rewards Checking rates, we ask that you:

- Have at least 10 signature based debit card purchases post and clear the account per qualification cycle.
- Elect to receive your monthly statements electronically (e-Statements), which are accessed through Interra Online banking. (A valid e-mail address is required.)
- Have at least one direct deposit or one automatic debit post and clear the account per qualification cycle.

Purchases/Transactions may take one or more business days from the transaction date to post to an account from the date the purchase/transaction is made. Intra-credit union transfers do not count as qualifying ACH transactions. PIN based purchases do not count toward qualifying debit card purchases. If monthly qualifications are not met, you will still earn the Base Rate on your account.

**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 September 30 would end October 30. The next qualification cycle would begin October 31 and end November 29. All other qualification cycles would follow this same pattern.

**ATM fee reimbursements/refunds** – If you have met your qualifications for the month, we will refund domestic ATM fees on ATM withdrawals from your My Rewards 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 My Rewards 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 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.

# My REWARDS Checking



One GIANT step for higher returns

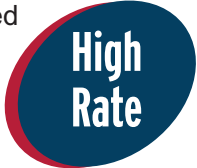


# Those are some big shoes to fill!



## My Rewards Checking from Interra Credit Union offers you:

- FREE checking
- High rate paid on balances up to \$10,000
- ATM fee refunds nationwide – up to \$25 per qualification cycle\*
- No minimum balance required to earn rewards
- No monthly service charges



## It's easy to qualify each cycle\*\*:

- Have 10 signature-based debit card purchases post and clear your account.
- Have at least one direct deposit or one ACH auto debit post and clear your account.
- Enroll in and receive e-Statements.  
(A valid e-mail address is required.)

## What happens if I do not meet the rewards qualifications?

Don't worry. Your checking account is still free and you can start over to earn the rewards during the next qualification cycle. Dividends will be paid at a base rate on your balance.

## What if the account balance is below \$10,000?

You're in luck! The rate applies to any balance up to \$10,000.

## What if the account balance is above \$10,000?

You'll still earn a rate higher than the regular checking rate on balances over \$10,000, too.

## How do the ATM refunds work?

The refunds include surcharge and foreign transaction fees on ATM withdrawals from your My Rewards Checking account.



## What is a signature-based debit card purchase?

Purchase transactions process one of two ways with your debit card. One is PIN-based, when you enter your 4-digit PIN. All other transactions are considered "signature-based," whether you actually sign or not. Frequently, for example, a debit card purchase at a service station is a "signature-based" transaction, but you don't actually sign the receipt.

## Debit or credit?

A signature-based debit card purchase processes through the MasterCard® system, even though the funds are withdrawn from your checking account. If you want a signature-based transaction, always choose "credit."

## What is an ACH auto debit?

It is an automatic payment you set up to be directly deducted from your account. It may be a regular insurance premium, utility payment, or other types of payments.

## e-Statement registration - Get an EZ \$10!

1. If you are not already an Interra Online banking user, please register at <https://online.interracu.com>.
2. Choose the e-Statements tab in Interra Online banking to enroll.
3. You'll get an EZ \$10 deposited to your account within two weeks of enrolling in e-Statements.

# My REWARDS Checking



## 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: \_\_\_\_\_