



Intelligent Savings Account Terms and Conditions

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Intelligent Savings account eligibility for qualifying rate is subject to the Account Requirements. For accounts that do not satisfy the qualifying conditions, the account will receive the non-qualifying Interest rates.

Intelligent Savings Program Terms

Qualifying period: The qualifying period ends the day before the last day of the calendar month.

1. **Existing Savings Account Conversions:** Existing accounts cannot be converted to Intelligent Savings. A new Intelligent Savings share **must** be opened.
2. **Business Accounts:** do not qualify.

Intelligent Savings Account Requirements

1. In order to receive the qualifying rate on the Intelligent Savings, members must have an open and active Intelligent Checking account. All qualifying conditions of the Intelligent Checking Account must be satisfied in order to receive the qualifying rate. See below for qualifying conditions of the Intelligent Checking
 - a. Enrolled in eStatements 5 days prior to the end of the qualifying calendar month
 - i. eStatements requires a current email address to be on file at all times
 - b. Member must receive direct deposit by ACH with a combined total of \$100 or more during the qualifying calendar month
 - c. Member must log in to Online Banking at least once during the month
 - d. Member must perform at least 12 Visa debit/credit card transactions during the qualifying calendar month
 - i. Visa transactions must post to the account the day before the last day of the month in order to qualify.
 - ii. Transactions can be PIN-based or signature-based, through a merchant
 - iii. Minimum 12 transactions total to qualify; may be a combined total of Visa debit card and Visa credit card transactions

Accounts that do not satisfy each of these conditions for a particular month in Intelligent Checking or that do not have an open and active Intelligent Checking, will receive the non-qualifying rate for that month in Intelligent Savings.