



Intelligent Checking Account Terms and Conditions

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Intelligent Checking account eligibility for qualifying rate and reward features is subject to the Account Requirements. Accounts that do not satisfy each of these conditions for a particular month will receive the non-qualifying rate for that month. For any month in which the account does not satisfy the qualifying conditions, there will be no fee reimbursement and the account will receive the non-qualifying interest rates.

Intelligent Checking Program Terms

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

1. **New Checking Accounts:** A new checking account will receive the qualifying rate for the first statement cycle even if the account has not met all of the requirements. For the month following the first month, the account must meet all of the requirements in order to receive the qualifying rate and rewards.
2. **Existing Checking Account Conversions:** Existing accounts converted to Intelligent Checking may qualify to receive the qualifying interest rate and rewards beginning on the first day of the month following the month in which the account is converted. Example: Conversion took place on March 15th. The start of the qualifying period would be April 1st.
3. Business Checking Accounts do not qualify.

Intelligent Checking Account Requirements

1. Member must be enrolled in eStatements 5 days prior to the end of the qualifying calendar month
 - a. eStatements requires a current email address to be on file at all times
2. Member must receive direct deposit by ACH with a combined total of \$100 or more during the qualifying calendar month
3. Member must log in to Online Banking at least once during the month
4. Member must perform at least 12 Visa debit/credit card transactions during the qualifying calendar month
 - a. Visa transactions must post to the account the day before the last day of the month in order to qualify.
 - b. Transactions can be PIN-based or signature-based, through a merchant.
 - c. 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 will receive the non-qualifying rate for that month.

Intelligent Checking Fee Reimbursement Terms

1. Qualifying Intelligent Checking Accounts receive qualifying rate and refund of ATM transaction fees imposed by other institutions up to \$25 per month.
2. International transaction fees will not be refunded.
3. Fee reimbursement is paid on the last day of the month.
4. The reimbursement of fees will be reported to the IRS on form 1099 MISC.
5. If the account is closed before the last day of the month, fee reimbursement will not be paid.
6. For any month in which the account does not satisfy the qualifying conditions, there will be no fee reimbursement, and the account will receive the non-qualifying interest rate.