




checking accounts

to suit your needs

Account Feature	 Cash Back	 Cartwheel	 Verity
Cash back	Earn 2% cash back on first \$250 in debit purchases, if monthly qualifications are met. Plus, get unlimited domestic ATM fee refunds.	Unlimited domestic ATM fee refunds each month, when simple monthly qualifications are met.	None
Interest	None	Earn 0.75% APY* on the first \$10,000 in the account, and 0.05% APY on any portion of the balance over \$10,000, if monthly qualifications are met. There is no interest if monthly qualifications are not met.	None
Qualifications	To receive rewards, complete the following each monthly qualification cycle: 1. Perform 12 debit card transactions 2. Primary accountholder log in to Digital Banking 3. Receive eStatements		None
Monthly fee	None	None	None
Minimum balance	None	None	None
Members who could benefit from this account	Frequent debit card users with lower account balances	Debit card users with high account balances	Anyone eligible for a checking account

*additional information and disclosures on back

Federally insured by NCUA



Cash Back Checking

No minimum to open. Limit one (1) rewards checking account per primary accountholder. Rewards checking accounts include Cartwheel Checking, Velocity Checking, and Cash Back Checking accounts. To earn cash back and ATM fee refunds, the primary accountholder must meet the following three (3) requirements per Monthly Qualification Cycle: 1. Make at least 12 point of sale (POS) purchases using their debit card. 2. Agree to receive account statements electronically (eDocuments) and provide a valid e-mail address. 3. Log in to Digital Banking at least once during the cycle. If the primary accountholder meets the monthly qualifications the account will be refunded up to 2.00% of the first \$250 spent via POS purchases during the cycle. Maximum cash back award is \$5 per Monthly Qualification Cycle. In addition to cash back, all domestic ATM fees incurred during that cycle will be credited to the account. Cash back and ATM fee refunds will be deposited into the reward account at the end of the Monthly Qualification Cycle. If qualifications are not met, ATM fees are not refunded and no cash back reward is earned. A "Monthly Qualification Cycle" is from the last calendar date of the previous month to the day before the last calendar date of the current month (ex. June 30-July 30). Only debit card transactions processed by merchants and received by the credit union as POS transactions count towards qualifying debit card transactions. Transactions must post and settle to account during the Monthly Qualification Cycle to qualify. Debit card transactions processed by merchants and received by the credit union as ATM transactions do not count toward qualifying debit card transactions. Transactions may take one or more Banking Days from the date transaction was made to post and settle to an account. "Banking Day" means any business day on which an office of the credit union is open to the public for the purpose of carrying out substantially all of its banking functions. Cash Back Checking account rates accurate as of 3/1/2020 and may change after account is opened. Must be at least 18 years to open a rewards checking account. Account approval, qualifications, limits, enrollments and other requirements apply. Qualifications and rewards may vary by account. Read the Truth-In-Savings Disclosure and Fee Schedule - Savings and Checking Accounts for more details. Federally insured by NCUA.

Cartwheel Checking

*APY=Annual Percentage Yield. No minimum to open. Limit one (1) rewards checking account per primary accountholder. Rewards checking accounts include Cartwheel Checking, Sweet Deal Cartwheel Checking, Velocity Checking and Cash Back Checking accounts. To earn reward interest rate and ATM fee refunds, the primary accountholder must meet the following three (3) requirements per Monthly Qualification Cycle: 1. Make at least 12 point of sale (POS) purchases using their debit card. 2. Agree to receive account statements electronically (eDocuments) and provide a valid e-mail address. 3. Log in to Digital Banking at least once during the cycle. If the primary accountholder meets the monthly qualifications balances up to \$10,000 earn APY of 0.75% and balances over \$10,000 earn 0.05% APY on portion of balance over \$10,000, resulting in a range from 0.05% to 0.75% APY depending on the account balance. In addition to receiving the reward rate, all domestic ATM fees incurred during that cycle will be credited to the account. Reward interest and ATM fee refunds will be deposited into the reward account at the end of the Monthly Qualification Cycle. If account qualifications are not met, Cartwheel checking accounts will not earn interest or receive ATM fee refunds. A "Monthly Qualification Cycle" is from the last calendar date of the previous month to the day before the last calendar date of the current month (ex. June 30-July 30). Only debit card transactions processed by merchants and received by the credit union as POS transactions count towards qualifying debit card transactions. Transactions must post and settle to account during the Monthly Qualification Cycle to qualify. Debit card transactions processed by merchants and received by the credit union as ATM transactions do not count toward qualifying debit card transactions. Transactions may take one or more Banking Days from the date transaction was made to post and settle to an account. "Banking Day" means any business day on which an office of the credit union is open to the public for the purpose of carrying out substantially all of its banking functions. Cartwheel Checking account rates accurate as of 4/1/2020 and may change after account is opened. Must be at least 18 years to open a rewards checking account. Account approval, qualifications, limits, enrollments and other requirements apply. Qualifications and rewards may vary by account. Read the Truth-In-Savings Disclosure and Fee Schedule - Savings and Checking Accounts for more details. Federally insured by NCUA.