



Loyalty Rewards Checking™ Truth-In-Savings Disclosure

Account Overview:

Loyalty Rewards Checking™ is a free variable rewards checking account with no minimum balance that rewards accountholders with cash back on their point-of-sale debit card transactions, their credit card purchases, and nationwide ATM fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycle. Electronic Statements are a condition of the account. You must be continuously enrolled and receive your monthly account statement electronically. Please contact us for details on how to enroll. **Note:** If you do not remain enrolled in electronic statements, by the end of the second month you will be automatically switched to a non-dividend paying account that will charge you for paper statements and you will no longer be eligible to receive cash rewards or ATM fee refunds. See Consumer Fee Schedule for current fees.

Qualifications - To earn your rewards just do the following transactions and activities in your Credit Union West accounts:

- Debit and Credit Cards: Have at least 15 debit card point-of-sale or credit card purchase transactions (or a combination thereof) post and settle to your account before the close of business on the last day of the monthly qualification cycle. Debit card transactions processed by merchants and received by us as ATM transactions do not count towards qualifying debit card transactions. Only debit card transactions processed by merchants and received by us as POS transactions count towards qualifying debit card transactions.
- Direct Deposit/ACH (in or out): At least one direct deposit (ACH automatic credit transaction) must post and settle to your account or at least one ACH transaction (in or out) to your account per monthly qualification cycle.

Please note that transactions MUST post and settle to your account before the close of business on the last day of the monthly qualification cycle. They may not be in a pending state to qualify as one of the qualifications. Transactions may take one or more business days from the date the transaction was made to post and settle to an account.

Minimum balance requirements:

No minimum balance requirements apply to this account.

Transaction limitations:

No transaction limitations apply to this account.

Monthly qualification cycle - Monthly qualification cycle is based upon the calendar month. All transactions must be completed before the end of business on the last day of the monthly qualification cycle.

Cash Back - When monthly qualifications are met (**Qualifications** above), you will receive 2.00% cash back on debit card transactions and credit card purchases (up to \$400) that post and settle to your account before the close of business on the last day of the monthly qualification cycle **not to exceed** \$8.00 per monthly qualification cycle.

ATM Fee Reimbursement - If you have met your qualifications for the monthly qualification cycle, we will reimburse you for ATM fees imposed by our institution as well as fees imposed by other U.S. financial institutions up to an aggregate amount of \$15.00 per monthly qualification cycle and deposit them into your account on the last day of the monthly statement cycle. ATM fees of \$4.99 or less will be reimbursed up to a maximum of \$4.99 per individual transaction. ATM fees of \$5.00 or higher will be reimbursed if the appropriate ATM receipt is presented to a representative at one of our branches. If you believe that you have not been reimbursed the correct amount, please contact us. **Note:** ATM withdrawals do not count as qualifying debit card transactions for purpose of earning rewards within this account. If you close your account, you will not receive reimbursements that have not yet been credited to your account.

Additional Terms:

You will automatically qualify for the rewards and the ATM fee reimbursements for the first statement cycle after account opening. "Loyalty Rewards Checking™" is a trademark of Credit Union West, registered in the U.S.A.

