

APY

APY = Annual Percentage Yield. Rates and rewards are variable and at our discretion may change after account is opened without notice to you. Fees may reduce earnings. APY calculations are based on an assumed total account balance of \$110,000.

Rewards Distribution

Dividends and ATM fee reimbursements will be credited to the account on the first processing day of the following Statement Cycle. No minimum balance is required to earn or to receive the account's rewards. Rewards less than a penny cannot be distributed.

ADDITIONAL ACCOUNT INFORMATION

Deposits

A \$5.00 minimum deposit is required to open the account.

Conditions of the Account

This account is not to be used for commercial purposes and there is a limit of one account per Social Security number. Enrollment in electronic services (e.g., online banking, electronic statements) may be required to meet some of this account's qualifications.

Primary member can have either a REWARDChecking® account or a REALCashBack® Checking account, but not both.

Fees

There are no fees to open or close this account. There are no recurring monthly service charges associated with this account. See accompanying Fee Schedule for fees that may apply to this account.

Questions

Contact a Fort Sill Federal Credit Union financial service representative for additional information, details and enrollment instructions.

Deposit Insurance

Federally insured by NCUA.

Trademarks/Credit Lines

REWARDChecking® is a trademark of Kasasa, Ltd., registered in the U.S.A.

BENEFITS OF MEMBERSHIP

- Savings Accounts
- Auto Loans
- Credit Cards
- Mortgage and Home Equity Loans
- Online Banking and Bill Pay
- Mobile Banking and Text Message Banking
- Mobile Deposit
- Shared Branching
- CO-OP ATMSM Network
- Financial Education and Counseling Services
- Reward Program
- CUDL AutoSMARTTM
- Mobile ATM



REWARDCHECKING[®]

Truth in Savings Disclosure

FORT SILL BRANCH

4116 Thomas Street
Fort Sill, OK 73503

EAST BRANCH

2 NE 22nd Street
Lawton, OK 73507

WEST BRANCH

6201 NW Cache Road
Lawton, OK 73505

SOUTH BRANCH

5202 SW Lee Blvd
Lawton, OK 73505

WELCOME CENTER

4700 Mow-Way Road
Fort Sill, OK 73503



PO Box 1527 | 580.353.2124
Lawton, OK 73502-1527 | Toll Free: 1.800.654.9885
fsfcu.com • webmaster@ftsillfcu.com

Follow us on:



Federally insured by NCUA

Rev. 06.2018



REWARDChecking®

Truth in Savings Disclosure

This disclosure contains the rules that govern your deposit account as of **June 1, 2018**.

ACCOUNT DESCRIPTION

REWARDChecking®

A variable rate checking account with no minimum balance that rewards accountholders with dividends and nationwide ATM fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycle.

FORT SILL FEDERAL CREDIT UNION'S EXPECTATIONS

Purpose and Expected Use

This account is intended to be the accountholder's primary checking account in which payroll transactions and **day-to-day** spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting and entertainment transactions are posted and settled.

Commensurate with the spending activities identified above, we expect the account's debit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range. Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period particularly near the end of a Monthly Qualification Cycle **are not** considered normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions and **may not** count toward earning the account's rewards.

Fort Sill Federal Credit Union (FSFCU) reserves the right to determine if the account is being maintained for a purpose other than day-to-day, primary use. Accountholders who persist in making debit card transactions in a calculated and limited fashion in order to meet their monthly qualifications may have their account converted to a different checking account or closed altogether. We also reserve the right to convert the account to a different checking account if the account does not have consistent active use over six (6) consecutive Statement Cycles.

We have the right to close this account at any time, with proper notice. Our decision to close the account will not affect your existing obligations to us including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted and no checks will be paid after the account is closed. If the account is closed, you will forfeit any rewards that have not been credited to your account. A Fort Sill Federal Credit Union check for the remaining balance, if applicable, will be mailed to the accountholder at the address indicated on our current records. Upon termination of your REWARDChecking® account, any optional add-on products/services associated with this account will also be terminated at the same time.

DIVIDEND RATE AND ANNUAL PERCENTAGE YIELD (APY)

Compounding and Crediting

Dividends will be compounded on a monthly basis. Dividends will be credited to your account on the first processing day of the following Statement Cycle. If you close your account before the dividends are credited, you will not receive the accrued dividends. Dividends begin to accrue on the Business Day you deposit noncash items (for example, checks). "Business Day" is defined as a calendar day other than a Sunday or any of the legal public holidays.

Balance Computation Method

We use the daily balance method to calculate the dividends on your account. This method applies a periodic rate to the principal in the account each day for the period. The period we use is the Statement Cycle.

Dividend Rate and Annual Percentage Yield

When your REWARDChecking® account qualifications **are met** during a Monthly Qualification Cycle, Tier 1: A dividend rate of 1.69% will be paid on the portion of your daily balance that is less than or equal to \$10,000. The annual percentage yield for this tier is 1.70%. Tier 2: A dividend rate of 0.05% will be paid on the portion of your daily balance that is greater than \$10,000. The annual percentage yield for this tier will range from 1.70% to 0.20% depending on the balance in the account. When your REWARDChecking® account qualifications **are not met**, the dividend rate paid on the entire balance will be 0.01% with an annual percentage yield of 0.01%.

ACCOUNT QUALIFICATIONS

Qualifications

To earn your rewards just do the following transactions and activities in your REWARDChecking® account during each Monthly Qualification Cycle:

- Have at least one automatic electronic debit or direct deposit post and settle
- Have at least 12 FSFCU debit card purchases post and settle
- Be enrolled in and agree to receive electronic statements
- Be enrolled in and log into online banking at least once

Transactions and activities may take one (1) or more Business Days from the date the transaction or activity occurred to post and settle to the account. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by Fort Sill Federal Credit Union as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by Fort Sill Federal Credit Union. Transactions bundled together by merchants and received by our institution as a single transaction count as

a single transaction for the purpose of earning account rewards.

"Business Day" is defined as a calendar day other than a Sunday or any of the legal public holidays.

"Monthly Qualification Cycle" is defined as a period beginning one (1) Business Day prior to the first Business Day of the current month through one (1) Business Day prior to the last Business Day of the current month. If the last calendar day of the current month is a Monday, the previous calendar day, Sunday, will be the first day of the next "monthly qualification cycle". Your account will be automatically qualified on that one (1) day prior to the first day of the current Statement Cycle.

"Statement Cycle" is defined as the period of time for which Fort Sill Federal Credit Union provides a summary of the financial activities and transactions that post and settle to the accountholder's account.

What this means for you is if you did not qualify for the higher preferred rate, you might notice a slightly higher than the base rate APY earned on your statement due to the one (1) day (the last day) being calculated with the higher preferred rate.

ACCOUNT REWARDS

Rewards	If Qualifications Are Met During Monthly Qualification Cycle	If Qualifications Are NOT Met During Monthly Qualification Cycle
Dividends	(1) A dividend rate of 1.69% will be paid on the portion of your daily balance that is less than or equal to \$10,000 and the annual percentage yield for this tier is 1.70%. A dividend rate of 0.05% will be paid on the portion of your daily balance that is greater than \$10,000 resulting in annual percentage yield for this tier ranging from 1.70% to 0.20%, depending on the account's balance and	(1) The dividend rate paid on the entire balance will be 0.01% with an annual percentage yield of 0.01% and
ATM Fee Refunds	(2) the account will receive reimbursements up to an aggregate total of \$6.00 for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the Monthly Qualification Cycle in which you qualified. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction.	(2) Nationwide ATM fees are not reimbursed.