

## DEBIT PLUS Checking - Truth in Savings Disclosure

This disclosure contains the rules that govern this deposit account as of **September 25, 2018**.

### Account Description

#### DEBIT PLUS

A checking account with rewards and no minimum balance required. Accountholders will receive, up to a maximum limit, rewards for the number of debit card purchases and refunds for nationwide ATM fees when they meet the qualifications during the account's Monthly Qualification Cycle.

### Fort Sill Federal Credit Union's Purpose & Expectations

#### Purpose & 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. With such spending activities, we expect the account's debit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range.

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 and in such determination may convert the account to a different checking account upon proper notice.

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 refunds 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 DEBIT PLUS account, any optional add-on products/services associated with this account will also be terminated at the same time.

### Account Qualifications

#### Qualifications

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

- Have FSFCU debit card purchases post and settle during each Monthly Qualification Cycle, and
- Be enrolled in and log into online or mobile banking at least once during each Monthly Qualification Cycle

Transactions and activities may take one 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 a debit card 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 federal holidays.

"Monthly Qualification Cycle" is defined as a period beginning on the first day of the current month through the last day of the current month.

"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.

## Account Rewards Per Monthly Qualification Cycle

### If Qualifications Are Met During A Monthly Qualification Cycle

- Reward for Debit Card Purchases** (1) The account will receive \$0.10 for each FSFCU debit card purchase that post and settle to the account during that Monthly Qualification Cycle, up to an aggregate of \$10.00 per Monthly Qualification Cycle; and
- ATM Fee Refunds** (2) the account will receive refunds for nationwide ATM fees incurred during that Monthly Qualification Cycle, up to an aggregate of \$6.00 per Monthly Qualification Cycle.

### If Qualifications Are NOT Met During A Monthly Qualification Cycle

- Reward for Debit Card Purchases** (1) Reward will not be paid and
- ATM Fee Refunds** (2) nationwide ATM fees will not be refunded.

### **Rewards Distribution**

Rewards for debit card purchases and refunds for ATM fees will be credited to the account on the first Business Day of the following month; rewards less than \$0.01 will not be paid. A minimum account balance is not required to receive the account's rewards.

We have the right to change the rewards on this account at our discretion with proper notice to you.

## 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, mobile banking) may be required to meet some of this account's qualifications. If the account is closed, you will forfeit any rewards for debit card purchases and refunds of ATM fees that have not been credited to your account.

Primary member can have either a DEBIT PLUS checking account or a REWARDChecking® account, but not both.

### **Fee**

There are no fees to open or close this account. There are no recurring monthly service charges associated with this account. There is no fee to receive electronic statements. However to receive a monthly paper statement mailed to your current mailing address, there is a fee of \$3.00 per month. See Fee Schedule for other fees that may apply to this account.

### **Questions**

Contact a Fort Sill Federal Credit Union Financial Service Representative at (580) 353-2124.

### **Reference**

Fort Sill Federal Credit Union Membership Agreement and Disclosures  
Fort Sill Federal Credit Union Fee Schedule

### **Deposit Insurance**

Federally insured by NCUA.