



DEBIT REWARDS BUNDLE: DEBIT REWARDS CHECKING AND COMPANION SAVINGS DISCLOSURES

FEBRUARY 1, 2023

DEBIT REWARDS CHECKING + COMPANION SAVINGS

Annual Percentage Yield (APY) is accurate as of 2/1/2023. This is variable rate account and the interest rates and APYs may change at any time. Fees may reduce earnings. \$0 minimum to open account. Debit Rewards Checking requirements are as follows: 12 debit card transactions (excluding ATM transactions), a minimum deposit of at least \$250 each month (excludes transfers to/from Family First shares or loans), a minimum of two bill payments each month via Online or Mobile Banking, and enrollment in e-statements with a valid email address. If the requirements are not met, no cash back will be applied to companion savings account. Requirements are calculated for each calendar month. The maximum number of Debit Rewards accounts per social security number/membership at any one time is 1 beginning January 1, 2023.

Earn 1.00% cash back on point-of-sale debit card purchases each month. To earn cash back, requirements of Debit Rewards Checking must be met. If the requirements are not met, no cash back will be earned. Cash back payments will be credited to your Companion Savings account by the 5th business day following the current statement cycle.

Debit Rewards Companion Savings Account available to Debit Rewards Checking account holders only. To earn bonus interest rate on savings account, requirements of Debit Rewards Checking must be met. In addition, a minimum of \$100 must be deposited into the savings account monthly. If the requirements are not met, the savings account rate will be 0.03% (APY) on entire balance for the month. The APY on savings account balances of \$10,000.01 and above is .03%.
