



---

# DEBIT REWARDS BUNDLE: DEBIT REWARDS CHECKING AND COMPANION SAVINGS DISCLOSURES

FEBRUARY 1, 2023

Annual Percentage Yield (APY) is accurate as of 2/1/2023. This is a variable rate account and the interest rates and APYs may change at any time.

## DEBIT REWARDS CHECKING

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. Fees may reduce earnings. \$0 minimum to open account. 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 the Debit Rewards Checking account 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 5<sup>th</sup> business day following the current statement cycle.

## COMPANION SAVINGS

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. Dividends are compounded daily and credited monthly by the 9<sup>th</sup> of the following month. 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%.

---