



Axcess ATM Refunds Truth-in-Savings Disclosure

Rate information – You will not receive interest on this account.

Minimum balance to open the account – \$10 Minimum to open this account.

ATM Fee Refunds – Finex will refund ATM Fees up to fifteen (\$15.00) dollars per reward period.

Qualification Requirements to Obtain ATM Fee Refunds – You must satisfy all of the following Qualification Requirements during each Qualification Period to obtain Rewards.

- Have at least one (1) Direct Deposit (ACH credit will be accepted if direct deposit is unavailable to member) minimum amount of \$100.
- Sign up for eServices (including estatements, eNews, Homebanking) with a valid email address.
- You must have a minimum of twelve (12) Finex Credit Union MasterCard® Debit Card point-of-sale transactions or Signature (Qualifying Transactions) in the amount of \$1 or more, post to your account during the Reward Period. ATM Transactions are not Qualifying Transactions and will not be counted toward the minimum twelve transactions.

Failure to satisfy the requirement to have twelve (12) Debit Card point-of-sale or signature transactions post to your account during the Reward Period will not result in any fees being assessed but will result in the forfeiture of any rewards for the rewards cycle.

Qualification Period – This is the period during which the Qualification Requirements must be met in order for you to obtain the disclosed annual percentage yield at the Qualified Rate and not to be charged the Service Charge. This period begins on the day your current periodic statement is generated and generally ends on the last business day before the next statement is generated.

Your statement will cycle on the 1st business day of every month at which time you will receive an email notification from us. Debit card transactions must be posted one day prior to the last business day of that cycle, otherwise these transactions will carry over to the next statement period.

Forfeiture of ATM Fee Refunds on Closed Accounts – If you close your account before ATM Fee Refunds have been credited to your account, all accrued Refunds will be forfeited.

Product Termination – If you fail to meet the qualifications for three (3) consecutive months, the credit union reserves the right to move your account to the Axcess Value checking account.

Replace Checking Account – If you ask us to replace your current checking account with the Axcess checking account, we will apply the same joint owner(s) and beneficiary(s) with the new rewards checking.

Fees - To avoid the imposition of fees, all of the Qualification Requirements must be met during the Qualification Period. If the direct deposit requirement is not met a monthly fee of \$6 (premier members) or \$9.50 (General members) per cycle will be charged.

Please see the Fee Schedule for additional fee information.

Other Institutions may impose surcharges for use of their ATM's. Unlimited free use on Finex ATM's.