RELATIONSHIP REWARDS PROGRAM TERMS AND CONDITIONS

New Fees Effective May 1, 2022:

Description of Fees	BASIC TIER	BASIC e*CHECKING	PLUS TIER	PREMIER TIER
Monthly Maintenance Fee (Checking Account)	$5.00	Waived*	Waived	Waived
Electronic Stop Payment Fee (per item)	$10.00	$10.00	$10.00	3 Free
Non-University Credit Union Network ATM fee ($2.00 per item)	1 Free	1 Free	3 Free	5 Free
Withdrawal check fee (per item)	$5.00	$5.00	1 Free	3 Free
Cashier's check fee (per item)	$5.00	$5.00	1 Free	3 Free

OVERVIEW OF RELATIONSHIP REWARDS PROGRAM - Relationship Rewards is a relationship based model that rewards credit union members based on the depth of their relationship with University Credit Union. All members of University Credit Union are eligible except business accounts. Students under the age of 24 who are currently enrolled in a higher learning institution with a valid student ID and members under the age of 18 will have the $5.00 monthly maintenance fee waived.

RELATIONSHIP REWARDS QUALIFICATION PERIODS. Eligible members are qualified by the system on the last business day of each month based on the total outstanding loan and deposit relationship as of that date. Your respective tier is displayed on your monthly statement and is valid for the following month ("Qualification Period").

RELATIONSHIP TIERS

BASIC TIER – Eligible members with combined (across all of your accounts with us) deposit balances between $0 and $1,499.99 or combined loan balances (including your credit card balance) under $10,000.00 will fall into this tier. Members in this tier qualify for one free non-network ATM fee waiver per qualification period (only University Credit Union ATM Fee will be waived), e*statements, e*branch service, bill payer services and a VISA Debit Card. Members in this tier can purchase Cashier's Checks and Share Withdrawal Checks for $5.00 each and will receive a $5.00 overdraft transfer fee per occurrence (subject to funds availability in your savings and money market accounts and overdraft transfer enrollment). In addition, any electronic stop payments made through the e*branch system or automated account phone will be subject to a fee of $10.00 per item. This tier carries a monthly $5.00 maintenance fee on the checking accounts and the fee is waived for students under 24 years old currently enrolled in a higher learning institution with a valid ID and members under 18 years old.

***BASIC e*CHECKING –** Members who qualify for the Basic Tier and meet the following monthly requirements will qualify for a Basic e*Checking account (subject to change). Members must be enrolled in e*branch with paperless online statements (e*statements), write no more than three checks during the qualification period, and use your VISA Debit Card a minimum of ten (10) times during that qualification period with member initiated VISA Debit Card transactions[1]. If all three criteria are met, members will qualify for the same rewards as the Basic Tier, but the fee will be rebated to their checking account the month following qualification.
e*statements - Paperless online statements are provided through the online banking system "e*branch" via the website and are a requirement for basic e*checking. Once enrolled in e*branch, members will receive a paper statement only if they request one and a fee of $2.50 per paper statement will be applied to their account. e*statements are available online at no charge.

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[1] **"Member initiated VISA Debit Card transactions"** means PIN based transactions and point-of-sale (POS) purchases or signature based purchases initiated by the member using an activated VISA Debit Card connected to an active checking account (University Credit Union debit card and checking account only). ATM transactions will not count towards the required ten (10) transactions for the e*Checking.

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PLUS TIER – Eligible members with combined (across all of your accounts with us) deposit balances between $1,500.00 and $19,999.99 and/or an outstanding loan balance (including your credit card balance) between $10,000.00 and $14,999.99 will fall into this tier. Members in this tier qualify for three free non-network ATM fee waivers per qualification period (only University Credit Union ATM Fee will be waived), e*statements, e*branch, bill payer services, and a VISA Debit Card. Members in this tier receive one free Cashier's Check, one free Share Withdrawal Check per qualification period, Loan rate discount on new loans and receive one free overdraft transfer fee per qualification period (subject to funds availability in your savings and money market accounts and overdraft transfer enrollment). Any stop payments made through the e*branch system or automated account phone will be subject to a fee of $10.00 per item.

PREMIER TIER – Eligible members with combined (across all of your accounts with us) deposit balances of $20,000.00 or more and/or an outstanding loan balance (including your credit card balance) of $15,000.00 or more will fall into this tier. Members in this tier qualify for five free non-network ATM fee waivers per qualification period (only University Credit Union ATM Fee will be waived), e*statements, e*branch service, bill payer services, and a VISA Debit Card. Members in this tier receive three free Cashier's Checks, three free Share Withdrawal Checks, Loan rate discount on new loans, a Certificate of Deposit rate bonus and three free overdraft transfer fees per qualification period (subject to funds availability in your savings and money market accounts and overdraft transfer enrollment). The first three electronic stop payments made through the e*branch system or automated account phone will not be subject to a fee. Additional online stop payments made by the member after three will be subject to a fee of $10.00 per item.

JOINT ACCOUNTS VS. INDIVIDUAL ACCOUNTS – All accounts are qualified on an individual basis. For joint accounts where both individuals are on a single account; all deposits and loan balances for that account are used to determine the tier qualification. Members who are joint on separate accounts will not automatically have their balances aggregated together to determine the tier qualification, but may ask for both accounts to be considered for tier qualification. The primary or joint account holder must appear as a primary or joint on any additional accounts to have the account considered for qualification.

LOAN RATE DISCOUNTS – Members who qualify for the PLUS or PREMIER Tier may also qualify for a discount on a loan. Loan discounts are only available on the following loan types: New Auto Loans, Used Auto Loans, New Motorcycle, RVs, Motor Homes, Boat loans, Signature Loans and Signature Lines of Credit. The following loan types are **not eligible** for a loan discount: Home Equity Lines of Credit, Home Equity Loans, Credit Cards, Secured Credit Cards and Business Loans. Loan discounts are determined monthly by University Credit Union and are subject to change.

CERTIFICATE OF DEPOSIT RATE INCREASES - Members who qualify for the PREMIER Tier may also qualify for a Certificate of Deposit rate bonus. Rate increases are determined monthly by University Credit Union and are subject to change.

All Terms and Conditions are Subject to Change.

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