



Loyalty Rewards Checking™ Truth-In-Savings Disclosure

Account Overview:

Loyalty Rewards Checking™ is a free variable rewards checking account with no minimum balance that rewards accountholders with cash back on their point-of-sale debit card transactions and their credit card purchases when they meet minimum qualifications during the account's Monthly Qualification Cycle.

Qualifications - To earn your rewards just do the following transactions and activities in your Credit Union West accounts:

- You must be continuously enrolled in electronic statements and receive your monthly account statement electronically. Please contact us for details on how to enroll.
- Debit and Credit Cards: Have at least 15 debit card point-of-sale or credit card purchase transactions (or a combination thereof) post and settle to your account before the close of business on the last day of the monthly qualification cycle. Debit card transactions processed by merchants and received by us as ATM transactions do not count towards qualifying debit card transactions. Only debit card transactions processed by merchants and received by us as POS transactions count towards qualifying debit card transactions.
- Direct Deposit/ACH (in or out): At least one direct deposit (ACH automatic credit transaction) must post and settle to your account or at least one ACH transaction (in or out) to your account per monthly qualification cycle. Early ACH Pay could affect the monthly qualification cycle based on the transaction settlement date.

Please note that transactions MUST post and settle to your account before the close of business on the last day of the monthly qualification cycle. They may not be in a pending state to qualify as one of the qualifications. Transactions may take one or more business days from the date the transaction was made to post and settle to an account.

Minimum balance requirements:

No minimum balance requirements apply to this account.

Transaction limitations:

No transaction limitations apply to this account.

Monthly qualification cycle - Monthly qualification cycle is based upon the calendar month. All transactions must be completed before the end of business on the last day of the monthly qualification cycle.

Cash Back - When monthly qualifications are met (**Qualifications** above), you will receive 2.00% cash back on debit card transactions and credit card purchases (up to \$400) that post and settle to your account before the close of business on the last day of the monthly qualification cycle **not to exceed** \$8.00 per monthly qualification cycle.

Additional Terms:

You will automatically qualify for the rewards for the first statement cycle after account opening.

