

NO STRINGS CHECKING IS NOW CHARITY CHECKING!!!

Effective January 1, 2020

TO OUR NO STRINGS CHECKING ACCOUNT MEMBERS:

Your No Strings Checking Account is now called Charity Checking!! What is Charity Checking? With Charity Checking, you will now earn **REWARDS** every time you use the PIN with your debit card for a Point of Sale transaction \$10 or greater. In addition a local charity will also receive the same **REWARD!** Read further for details:

CHARITY CHECKING FEATURES

- No minimum balance – *ever!*
- No monthly service charge – *ever!*
- FREE Visa Debit Card with Chip Technology
- Free Online Banking, Bill Pay and Mobile Deposit
- Over 30,000 FREE Nationwide ATMs
- Charity Rewards accumulate in place of dividends
- Overdraft Reserve limit of \$500 (subject to approval)

CHARITY CHECKING REWARD FEATURES

With **CHARITY CHECKING**, every debit card transaction \$10 or greater where a Personal Identification Number (PIN) is used at a point-of-sale terminal (e.g. at a retailer, restaurant, gas stations, etc.) will earn a \$0.10 reward for the benefit of the card holder. Rewards will accumulate with the account the debit card is linked with. Accumulated **CHARITY CHECKING** Rewards will be paid on an annual basis on or before November 30th of each calendar year. It's simple: the more you use your debit card PIN, the more you will earn in **CHARITY CHECKING** rewards!

CONTRIBUTIONS TO LOCAL CHARITIES

Every time you use your debit card PIN for a point-of-sale transaction, you will also be earning **REWARDS** for a local charity. A local charity will be selected each calendar quarter to receive the matching **REWARDS** from qualifying activity from all Charity Checking accounts. For example, when you earn \$0.10 for a transaction, the local charity will also earn \$0.10 for the transaction. Charities may be selected based on member surveys and input, organization need, community impact or other factors.

HOW TO ACTIVATE CHARITY CHECKING

All No Strings Checking accounts have been converted to Charity Checking. Rewards for transactions started accumulating January 1, 2020 and will appear on member statements by April 30, 2020.

With the changes, dividends are not paid on Charity Checking accounts; rather the PIN based transaction rewards are used in place of dividends.

