



Simply REWARDing! Checking - Details

This disclosure contains the rules that govern your deposit account as of April 1, 2023.

Account Overview:

Simply REWARDing! Checking: A free variable reward checking account with no minimum balance that rewards accountholders with cash back on their PIN-based / signature-based debit card purchases and nationwide ATM withdrawal fee refunds.

Reward Information:

Account transactions may take one or more days to post and settle to the account and all must do so during the Monthly Statement Cycle in order to earn the reward on that transaction.

The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, and debit card transactions processed by merchants and received by GCS Credit Union as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our credit union. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

"Statement Cycle" means the period of time for which our credit union provides a summary of the financial activities and transactions that post and settle to the accountholder's account.

Example cycles:

October Statement = 10/1-10/31

Rewards posted 10/31

November Statement = 11/1-11/30

Rewards posted 11/30

December Statement = 12/1-12/31

Rewards posted 12/31

You will receive \$0.20 cash back on all PIN-based/signature-based debit card transactions that post and settle to the account during that cycle period. A maximum of \$6.00 cash back payments may be earned per Monthly Statement Cycle.

You will receive reimbursements for your first two ATM withdrawal fees incurred within your Simply REWARDing! Account up to \$4.99 per day during that Monthly Statement Cycle. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction.

Cash back payments and two nationwide ATM withdrawal fee reimbursements will be credited to your Simply REWARDing! account on the last day of the current statement cycle.

Rates, rewards, and bonuses, if any, are variable and may change after account is opened without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. If the account is closed before rewards are credited, you will forfeit the rewards.

Additional Information:

Account approval, conditions, qualifications, limits, timeframes, and other requirements apply. See accompanying schedule of Consumer Fees and Charges for fees that may apply to this account. There are no recurring monthly maintenance charges or fees to open or close this account. This account is not to be used for commercial purposes. Simply Rewarding! Checking is only offered on accounts used to conduct personal business. Estate, Organizational, Benefit, Trust, or any other non-person based accounts are excluded. If the account is closed, you will forfeit any rewards that have not been credited to your account. Contact a GCS Credit Union member service representatives for additional information, details, restrictions, reward calculations, processing limitations, statement dates and enrollment instructions. Federally insured by NCUA.