

Important Change in Terms
Rewards Checking Account is Changing October 1, 2018



At Consumers Credit Union, the Free Rewards Checking account offers the kind of value that makes being a member so rewarding. With that in mind, we wanted to let you know about some important changes we're making to simplify Rewards Checking dividend qualifications effective October 1, 2018:

| | <i>New monthly qualifications</i> | <i>What's changed?</i> |
|--|---|---|
| <p>Tier C Earn 3.09%^{APY*} on Balances up to \$10,000</p> <p>.20%^{APY} on Balances from \$10,000.01 - \$25,000.00</p> <p>.10%^{APY} on Balances \$25,000.01+</p> <p><i>Tier C includes "Basic Qualifications"</i></p> | <p>Complete at least 12 Debit Card purchases totaling \$100 or more</p> <p>Direct deposit or ACH credit of \$500 or more posts to your account monthly</p> <p>Receive eDocuments</p> | <p>Debit card transactions can now be made with or without using your PIN, but must total \$100 or more</p> <p>ACH debit or bill pay transactions no longer count towards qualification</p> <p>Monthly online banking login is no longer a requirement</p> |
| <p>Tier B Earn 4.09%^{APY*} on Balances up to \$10,000</p> <p>.20%^{APY} on Balances from \$10,000.01 - \$25,000.00</p> <p>.10%^{APY} on Balances \$25,000.01+</p> | <p>Simply meet the basic requirements for Tier C rate, then add:</p> <p>Spend \$500 or more in CCU Visa Credit Card purchase transactions; no minimum number of transactions.</p> | <p>Credit card transactions that post by 2nd day prior to end of calendar month will count towards the total. All transactions received after end of month cut-off will be counted towards the following month's qualifications.</p> <p>The balance tier for dividend rates have been adjusted. The Tier B highest rate applies to balances up to \$10,000, formerly \$15,000.</p> |
| <p>Tier A Earn 5.09%^{APY*} on Balances up to \$10,000</p> <p>.20%^{APY} on Balances from \$10,000.01 - \$25,000.00</p> <p>.10%^{APY} on Balances \$25,000.01+</p> | <p>Simply meet the basic requirements for Tier C rate, then add:</p> <p>Spend \$1,000 or more in CCU Visa Credit Card purchase transaction; no minimum number of transactions.</p> | <p>Credit card transactions that post by 2nd day prior to end of calendar month will count towards the total. All transactions received after end of month cut-off will be counted towards the following month's qualifications.</p> <p>The balance tier for dividend rates have been adjusted. The Tier A highest rate applies to balances up to \$10,000, formerly \$20,000.</p> |

*APY = Annual Percentage Yield. APY effective October 1, 2018; rates subject to change.

