

# Truth-in-Savings Disclosure for ***Perfect 10 Checking Account*** with **Cash Back Rewards**

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## REWARD ELIGIBILITY CRITERIA

In order to qualify for the Cash Back Reward ("Reward"), the following criteria must be met:

- A minimum of 10 debit card purchases ("transactions") must post to the account during the Qualification Cycle. Pending or pre-authorized debit card transactions do not count toward the 10 required transactions to earn the Reward until the month the final transaction posts to the account. ATM transactions are excluded.
- Enrollment and receipt of electronic monthly statements (e-statements).
- A minimum of one direct deposit transaction must post to the account during the Qualification Cycle.

## QUALIFICATION CYCLE (REWARD PERIOD)

The Qualification Cycle means a period beginning on the day of the last statement to one business day prior to the close of the current statement cycle. Please see [www.brewerfcu.org](http://www.brewerfcu.org) for calendar of Qualification Cycles.

For the purpose of determining if the minimum number of debit card transactions have occurred, the transaction posting date will be used. Depending on the merchant and processor, debit card transactions can post several days after the transaction occurs and don't post to the account on non-business days (Saturdays, Sundays, and holidays).

## REWARD

If the Reward Eligibility Criteria is met, a \$0.10 Cash Back Reward will be paid on each debit card transaction in the amount of \$10.00 or more that posts to the account during the Qualification Cycle (including any in the first 10 required to qualify for the Reward). Pending or pre-authorized debit card transactions do not earn a Reward until the final transaction posts to the account if the account meets the Reward Eligibility Criteria that Qualification Cycle. ATM transactions do not earn a Reward.

If the account does not qualify for a Reward during a month, all other account terms and conditions still apply. If Brewer Federal Credit Union has a valid email address on file for this account, we may, as a courtesy, notify you using your email address that you did not qualify for the Reward. Brewer Federal Credit Union reserves the right not to provide notification of failure to qualify for the Reward for any reason, including the lack of a valid email address associated with the account.

## REWARD PAYMENT

If the account qualifies for and earns a Reward, the Reward will be paid (credited to the account) by the fifth (5<sup>th</sup>) business day of the following month.

77 North Main Street  
Brewer, Maine 04412

Phone 207-989-7240

229 Dirigo Drive  
Brewer, Maine 04412

888-238-6976 Toll Free

[www.BrewerFCU.org](http://www.BrewerFCU.org)



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## **PRODUCT CHANGE OR ACCOUNT CLOSURE**

The Reward on eligible debit card transactions is forfeited and will not be paid if the account is changed to another product or if the account is closed before the end of the Qualification Cycle.

## **FEES AND CHARGES**

Please refer to the separate fee schedule. A fee schedule will be provided to you at the time you open an account, periodically when fees change, and upon request. The fee schedule is also available at [www.brewerfcu.org](http://www.brewerfcu.org).

## **TRANSACTION LIMITATIONS**

No transaction limitations apply to this account.

## **BUSINESS DAYS**

Brewer Federal Credit Union business days are defined as Monday through Wednesday 8:00 am to 4:00 pm and Thursday and Friday 8:00 am to 5:00 pm. We are closed for federal and state holidays.

## **ADDITIONAL TERMS**

Membership eligibility requirements apply. Minimum \$5.00 share balance required to open and maintain membership.

Terms and conditions are subject to change as indicated in this disclosure and the Membership Agreement and Disclosure.

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