



Qualification Information:

Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our 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.

"Monthly Qualification Cycle" means a period beginning one (1) banking day prior to the first banking day of the current statement cycle through one (1) banking day prior to the last banking day of the current statement cycle.

Contact one of our branch service representatives for specific Monthly Qualification Cycle dates.

"Banking Day" means any business day on which an office of the credit union is open to the public for the purpose of carrying out substantially all of its banking functions.

"Business Day" means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a Business Day.

"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. "Statement Cycle" is defined by a calendar month.

Reward Information:

When you do one of the following transactions and activities in your InControl Checking account during a Monthly Qualification Cycle, your monthly service fee of **\$4.00** will be waived:

- Be enrolled in and agree to receive e-statements
- Have at least 8 debit card purchases post and settle

When you do both of the above transactions and activities in your InControl Checking account during a Monthly Qualification Cycle:

- You will also receive reimbursements up to an aggregate total of **\$10.00** for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the Monthly Qualification Cycle in which you qualified. We reimburse ATM withdrawal fees



based on estimates when the withdrawal information we receive does not identify the ATM fee. 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.

When your InControl account qualifications are not met, the account monthly service fee is not eliminated, and ATM withdrawal fees are not refunded.

Your account's fee will be eliminated on the first processing day of the following statement cycle.

Nationwide ATM withdrawal fee reimbursements will be credited to your account on the first processing day of the following 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.

Additional Information:

Membership restrictions may apply.

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply.

No minimum deposit is required to open the account.

Monthly Direct Deposit/ACH credit, enrollment in online banking, may be conditions of this account.

Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of the account's qualifications.

Limit of one (1) account per social security number.

This account is not to be used for commercial purposes. If the account is closed, you will forfeit any rewards that have not been credited to your account.

The account's monthly fee will be charged to the account on the first processing day of the following statement cycle

When you close this account, you will not be charged the monthly fee for that statement cycle.

Advertised information and rewards are based on all account qualifications being met during each cycle period.



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FIREMEN'S FEDERAL
CREDIT UNION

InControl Disclaimer

Contact one of our credit union service representatives for additional information, account details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions.

Federally insured by NCUA.

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