

## R2 Checking Agreement

At UICCU, we pride ourselves on offering competitive rates, and this checking account is in a class of its own. Please read the qualifiers below and sign to indicate your understanding and acceptance.

**To earn the premium rate, you must meet the following qualifiers each month:**

- **15 or more UICCU credit card purchases averaging at least \$10 must post to the card between the first day of the month and the second to last day of the month (to allow time for the transaction to process).**

Transactions posted on the last day of the month will be applied to the next month's totals. Excludes cash advances and convenience checks. Transactions authorized during the month that do not post until the following month will be counted in the month during which they post. Average transaction amount is based on the sum of all credit card purchases that post during the specified period divided by the number of credit card purchases that post during the specified period.

- **Receive an automatic electronic deposit or an automatic electronic withdrawal in your checking account for a minimum of \$100.00.** *Excludes internal transactions.* Deposits and withdrawals are totaled separately and are not aggregated.

For each month the qualifiers are met, you will receive the full benefit of our great rates, points on your credit card purchases (with qualifying card) and award winning service!

**Free e-Statements are not required on this account, but a \$2 monthly fee will be assessed for paper statements.** A valid email and internet access is required to enroll in e-Statements. You must access and enroll in e-Statements through our Online Banking service; however, *accessing our Online Banking service does not automatically enroll you for e-Statements.* Due to federal regulations, *UICCU staff cannot enroll your account for e-Statements on your behalf.*

R2 Checking is a profit-sharing account. The income derived from the use of the credit card and cost-savings for using electronic services is passed on to the account holder in the form of a high yield. Under no circumstances will UICCU make dividend adjustments to account holders if the above requirements are not met. The only exception will be in the event of UICCU errors. UICCU cannot control the methods retailers choose to use when credit card transactions are processed or when they choose to submit the transaction to be posted.

***You acknowledge receipt of and understanding of these terms and you understand that meeting the qualifiers each month is solely your responsibility. The Credit Union is not responsible for merchants that fail to submit transactions in a timely manner or automatic deposits that are not submitted to us on the correct date.***



If you find a better advertised yield on a CD or IRA at a financial institution based in the counties we serve, the UICCU will beat it. Guarantee available for a limited time only. Applies only to CDs or IRAs with comparable terms and conditions offered by federally insured institutions. Does not apply in those cases where the credit union does not offer a comparable product. Not available to public organizations or other financial institutions. Maximums apply.