



KASASA® CASH BACK & KASASA® CASH BACK WITH SAVER TRUTH-IN-SAVINGS

KASASA CASH BACK CHECKING PAYS:

2.50% cash back on debit card purchases up to \$10.00 each month, plus up to \$25 in domestic ATM fee reimbursements* each month when qualifications are met each qualification cycle.

Kasasa Cash Back is not an interest or dividend-bearing account. No monthly maintenance fee and no minimum balance requirement to earn rewards. Available on personal accounts, used for personal, family or household purposes only. Limit one Kasasa checking account per prime member and per primary account. When the Kasasa Cash Back qualifications are met during the monthly qualification cycle, you will receive the disclosed percentage of cash back on debit card purchases that post and settle to your account during the Monthly Qualification Cycle, up to the disclosed maximum cash reward. This percentage and total cash back amount can change at any time. The cash back rewards will be credited to your account on the first business day following the earnings period. If you close your account before the rewards are credited to it, you will not receive the rewards.

KASASA SAVER PAYS:

Average daily balances up to and including \$100,000 in your Kasasa Saver account will earn a dividend rate of 1.981% resulting in an APY of 2.00%; and average daily balances over \$100,000 earn a dividend rate of .25% on the portion of the average daily balance over \$100,000, resulting in a range from 2.00% to 1.13% APY depending on the account's average daily balance. APY = Annual Percentage Yield. APYs accurate as of 08/01/2023. APY calculations are based on an assumed balance of \$200,000 in your Kasasa Saver account and an assumed statement cycle of thirty-one (31) days.

When your Kasasa Cash Back account qualifications are not met, no cash back rewards are made and ATM withdrawal fees are not refunded. In addition, the entire average daily balance in the Kasasa Saver account earns a dividend rate of .05% resulting in an annual percentage yield of .05% APY. The cash back payments and nationwide ATM withdrawal fee reimbursements earned in your Kasasa Cash Back account will be credited to your Kasasa Saver 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; rates may change 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. Fees may reduce earnings.

QUALIFICATION REQUIREMENTS**:

To qualify for the Kasasa Cash Back and Kasasa Saver rewards and receive domestic ATM reimbursements, you must meet the following requirements during the Monthly Qualification Cycle: **Debit Cards** - Have at least 12 debit card purchase transactions post and settle to your account per Monthly Qualification Cycle. Debit card transactions processed by merchants and received by the Credit Union as ATM transactions do not count towards qualifying debit card transactions. **Electronic Statements** - Be enrolled and receive your monthly account statement electronically. **Online Banking** - Be enrolled and log into Online Banking at least one time per Monthly Qualification Cycle. Please note that transactions MUST post and settle to your account during the Monthly Qualification Cycle in order to receive rewards and to receive ATM reimbursements. Transactions may not be in a pending state to qualify as one of the qualifications. ATM withdrawals do not count as qualifying debit card transactions for purposes of earning rewards within this account. Transactions may take one or more business days from the date the transaction was made to post and settle to an account. ****Your qualifications must be met during the qualification cycle. Transactions may take one or more business days to post and clear to an account from the date the transaction is made.**

QUALIFICATION CYCLE:

"Qualification cycle" means a period beginning one business day prior to the first day of the current statement cycle through one business day prior to the last business day of the month. Mondays through Saturdays are considered business days as it relates to processing and UCU is generally closed for business on all Federal Holidays. See Membership Agreement for details and additional disclosures. Please refer to the Qualification Cycle Calendar below for guidance.

2023 Qualification Cycle Calendar

January: Dec. 31 – Jan. 30	February: Jan. 31 – Feb. 27	March: Feb. 28 – Mar. 30	April: Mar. 31 – Apr. 29
May: Apr. 30 – May 30	June: May 31 – Jun. 29	July: Jun. 30 – Jul. 30	August: Jul. 31 – Aug. 30
September: Aug. 31 – Sep. 29	October: Sep. 30 – Oct. 30	November: Oct. 31 – Nov. 29	December: Nov. 30 – Dec. 29

*We make our best effort to identify those ATM fees eligible for reimbursement, based on information we receive from card networks and ATM operators. In the event that you have not received a reimbursement for a fee that you believe is eligible, please call a UCU Representative for assistance. Domestic ATM Fees of \$4.99 or less will be reimbursed up to a maximum of \$4.99 per individual transaction. ATM fees of \$5.00 and higher will be reimbursed if the appropriate ATM receipt is presented to a representative at one of our branches. If you believe that you have not been reimbursed the correct amount, please contact us. We must hear from you no later than 30 days after the statement cycle when the reimbursement was applicable. The collective total of all ATM fees that will be reimbursed for a qualification cycle will not exceed the \$25.00 limit established for each qualification cycle. ATM fee reimbursements will be credited to your account on the last day of your statement cycle. Please see UCU's Fee Schedule for more information.

The initial Qualification cycle begins on the day a **Kasasa Cash Back** checking account is opened or converted from an existing checking account.

UCU ACCOUNT FEE SCHEDULE		
Effective 02/15/2024		
SAVINGS ACCOUNTS (SHARES)	FEE	HOW TO AVOID THE FEE
Early Closure Fee (less than 6 months)	\$25.00	
Dormant Account Fee*	\$5.00 per month	Maintain an active relationship. Activity is defined as deposits, withdrawals, transfers, and payments. Fee may fully deplete funds in the account and lead to account closure.
CHECKING ACCOUNT (SHARE DRAFTS)	FEE	HOW TO AVOID THE FEE
Electronic Services (eAlerts, eStatements, bill pay and digital banking)	FREE	
Online Check Withdrawal Request	\$5.00	Utilize online bill pay services for free.
Check deposits over 500 monthly	\$0.50 per item	
Check Copy	\$5.00	Print a copy of check from digital banking.
Check Imaging (online copy of check)	FREE	
Check Printing over the counter	\$2.00 per sheet	
Check Ordering (Achievement Accounts one box free per 12 months)	Prices Vary through Harland Clarke	Utilize online bill pay services for free.
Non-Sufficient Funds - Overdrawn	\$28.00 per item	
Overdraft Privilege -- OD Privilege	\$28.00 per item	Use digital banking and eAlerts to monitor your account balance and make transfers before making a purchase.
Automatic Transfer to clear from shares - Transfer	\$5.00 per item	
AUTOMATED CLEARING HOUSE (ACH)	FEE	HOW TO AVOID THE FEE
Non-Sufficient Funds - Overdrawn	\$28.00 per item	Use digital banking and eAlerts to monitor your account balance and make transfers before making a purchase.
ELECTRONIC FUNDS TRANSFER	FEE	HOW TO AVOID THE FEE
ATM Transactions	- FREE unlimited at all UCU and SurF Alliance Network ATMs - All other ATMs, four (4) free withdrawals per month and \$2.00 per transaction thereafter	
Non-Sufficient Funds - Overdrawn	\$28.00	Use digital banking and eAlerts to monitor your account balance and make transfers before making a purchase.
ATM/Visa® Check Card Replacement	\$10.00 per card	
Credit Card replacement	\$10.00 per card	
OTHER CHARGES FOR ALL ACCOUNTS	FEE	HOW TO AVOID THE FEE
Account Reconciliation and Research	\$50.00 per hour	
Account History - Mini Statement (free online)	\$3.00	Use digital banking to review your account.
Copy of Statement	\$5.00 per statement	
Paper Statement (Waived for members under 18 and over 62)	\$2.00	Enroll in electronic statements through digital banking
Returned Statement and Notices due to incorrect address	\$8.00	
Returned eStatement due to incorrect email address	\$8.00	Keep us updated with your current physical and mailing address by contacting us or updating through your digital banking.
Non-member check cashing fee	\$10.00	Become a member!
Photo Copy Service	\$1.00 per page (free for Achievement Accounts)	
Fax Transmittal	\$2.00 per page	
Abandoned Property Processing Fee	\$50.00	Maintain an active relationship. Activity is defined as deposits, withdrawals, transfers, and payments. Fee may fully deplete funds in the account and lead to account closure.
Loan Payment with a Debit Card/ACH	\$10.00 in lobby / \$7.00 online (addtl. \$2 for ACH reoccurring)	Use digital banking to process payments.
ACH Loan Payment Reoccurring Set up over phone or in lobby	\$5.00 one time set up fee	Set up direct deposit
Canadian Check Processing	\$20.00	
Gift Cards	\$3.50	
IRA Closure Fee	\$25.00	
Legal Processing Fee and Levies	\$50.00	
Letter of Verification	\$5.00	
Money Orders	\$3.00	
Corporate Checks	\$5.00	Use bill pay services for free.
Outstanding Corporate Check Fee (6 months+)	\$30.00	
Return Check Cashied or Deposited*	\$20.00	
Loan Payment Book Fee	\$12.00	Use digital banking to process payments.
Stop Payment	\$25.00	
Skip a Loan Payment on eligible loans	\$25.00	
Account to Account Transfer (External requests through digital banking)	\$2.00	
Incoming Wire	\$10.00	
Wire Transfer Domestic	\$25.00	
Wire Transfer Foreign	\$50.00	
Notary Services (Free for members)	\$25.00 per document	Become a member!
BUSINESS ACCOUNTS	FEE	HOW TO AVOID THE FEE
Business Checks	Price Varies	
Merchant Card Processing	Costs Vary Per Business Member	
Electronic Services (bill pay, eAlerts, eStatements, digital banking)	FREE	

*Dormant account is an account with no activity for a period of one (1) year. The fee will be assessed in the following order: Club Accounts, Draft Accounts, Prime Share Accounts. Dormant accounts with a \$0 balance will be closed. UCU reserves the right to close any checking account after an excess of three (3) returned checks. Checking accounts with no activity for six (6) months will be closed and the balance will be transferred to the member's savings account. When you deposit or cash a check that is not paid by the financial institution on which it is drawn.

COMPLAINT RESOLUTION PROCEDURE

If you have a dispute with UCU regarding your account(s), you may contact UCU's complaint representative or department and attempt to resolve the problem directly with UCU. If UCU fails to resolve the problem, write a letter detailing the problem and the resolution you are seeking to: Consumer Outreach Program, Maine Bureau of Financial Institutions, State House Station 36, Augusta, ME 04333-0036

To file a complaint electronically, you may contact The Bureau of Financial Institutions at the following Internet address:

www.maine.gov/pr/financialinstitutions/complaint.htm. The Bureau of Financial Institutions will acknowledge receipt of your complaint promptly and will investigate your claim or refer it to the appropriate federal supervisory agency. The Bureau will tell you which agency is handling your complaint. You will be informed of the results of any Bureau of Financial Institutions investigation. **If you have any questions, please contact a UCU Representative at (800) 696-8628.**