



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 \$15,000 in your Kasasa Saver account will earn a dividend rate of 1.49% resulting in an APY of 1.50%; and average daily balances over \$15,000 earn a dividend rate of .25% on the portion of the average daily balance over \$15,000, resulting in a range from .41% to 1.50% APY depending on the account's average daily balance. APY = Annual Percentage Yield. APYs accurate as of 05/01/2023. APY calculations are based on an assumed balance of \$15,000 + \$100,000 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 SERVICES FEES
& INFORMATION Effective
02/15/2022**

SAVINGS ACCOUNT FEES	
Early Closure Fee (less than 6 months)	\$5.00
Dormant Account Fee ¹	\$5.00 per month
CHECKING ACCOUNT FEES²	
Electronic Services (eAlerts, eStatements, mobile banking & Online banking)	FREE
Bill Payer	FREE
Check deposits over 500 monthly	\$0.50 per item
Check Copy	\$3.00
Check Imaging (online copy of check)	FREE
Check Printing	Prices vary with quantity and design
Check Printing (Achievement Accounts)	One free box per 12 months
Non-Sufficient Funds - Overdrawn	\$22.00 per item
Automatic Transfer to clear from shares - Transfer	\$5.00 per item
Overdraft Privilege – OD Privilege	\$22.00 per item
AUTOMATED CLEARING HOUSE (ACH) FEES	
Non-Sufficient Funds - Overdrawn	\$22.00 per item
ELECTRONIC FUNDS TRANSFER FEES	
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	\$22.00 per item
ATM/Visa® Check Card Replacement	\$8.00 per card
Credit Card replacement	\$10.00 per card
OTHER SERVICE FEES	
Account Reconciliation and Research	\$35.00 per hour
Account History	\$3.00
Copy of Statement	\$3.00
Returned Statement and Notices due to incorrect address	\$5.00
Returned eStatement due to incorrect email address	\$5.00
Non-member check cashing fee	\$5.00
Photo Copy Service	\$.50 per page (free for Achievement Accounts)
Fax Transmittal	\$1.00 per page
Abandoned Property Processing Fee	\$30.00
Loan Payment with a Credit Card over the phone or in lobby	3% of payment amount
Foreign Check Handling Fee (excluding Canadian)	\$15.00
Gift Cards	\$3.50
IRA Closure Fee	\$25.00
Legal Processing Fee and Levies	\$50.00
Letter of Verification (first verification fee)	\$5.00
Money Orders	\$3.00
Corporate Checks	\$5.00
Outstanding Corporate Check Fee (6 months+)	\$30.00
Return Check Cashed or Deposited ³	\$15.00
Loan Payment Book Fee	\$10.00
Stop Payment	\$15.00
Account to Account Transfer (External requests through PFM)	\$2.00
Incoming Wire	\$10.00
Wire Transfer Domestic	\$25.00
Wire Transfer Foreign	\$50.00
BUSINESS ACCOUNT FEES	
Business Checks	Price Varies
Merchant Card Processing	Costs Vary Per Business Member
Electronic Services (eAlerts, eStatements, mobile banking & Online banking)	FREE

¹Dormant 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. ² 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.

³When 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/pfr/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.**