



CASH BACK CHECKING LEGAL DISCLAIMER

CASH BACK CHECKING PAYS: 2.00% cash back on up to a total of \$400.00 in Visa Debit Card purchases made on your Cash Back Checking account. A maximum of \$8.00 cash back may be earned each Monthly Qualification Cycle, plus up to \$25 in Domestic ATM fee reimbursements* each Monthly Qualification Cycle when all qualifications are met. Cash Back Checking is not an interest or dividend-bearing account. No monthly maintenance fee and no minimum balance requirement to earn rewards. Available on personal accounts only. Limit one Cash Back Checking account per social security number. When the Cash Back Checking qualifications are met during the Monthly Qualification Cycle, you will receive the disclosed percentage of cash back on Visa Debit Card purchases that post and settle to your Cash Back Checking 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 Cash Back Checking account on the last day of the Monthly Qualification Cycle. If you close your Cash Back Checking account before the rewards are credited to it, you will not receive the rewards. When Cash Back Checking qualifications are not met, you will not receive cash back on your Visa Debit Card purchases and ATM fees are not refunded.

**We make our best effort to identify those domestic 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 an ATM fee that you believe is eligible, please call an SVCU Representative for assistance. 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.*

QUALIFICATION REQUIREMENTS

To qualify for the Cash Back Checking rewards and receive ATM reimbursements, you must meet the following requirements during the Monthly Qualification Cycle:

- Have at least 12 Visa Debit Card purchase transactions post and settle to your Cash Back Checking account per Monthly Qualification Cycle.
- Be enrolled and receive your monthly account statement electronically for the membership associated with your Cash Back Checking account.
- Have at least one ACH withdrawal or one ACH deposit post and settle to your Cash Back Checking account per Monthly Qualification Cycle.
- Be enrolled and log into Saco Valley Credit Union's Online Banking or Mobile Banking platforms for the membership associated with your Cash Back Checking account at least one time per Monthly Qualification Cycle.

Please note that Visa Debit Card transactions processed by merchants and received by the Credit Union as ATM or ACH transactions do not count towards qualifying Visa Debit Card transactions. Transactions MUST post and settle to your Cash Back Checking account during the Monthly Qualification Cycle in order to receive rewards and ATM reimbursements. Transactions may not be in a pending state to qualify as one of the qualifications. Transactions may take one or more business days from the date the transaction was made to post and settle to a Cash Back Checking account.

QUALIFICATION CYCLE:

"Qualification Cycle" means a period beginning the first calendar day of the current statement cycle through the close of business on the last calendar day of the current statement cycle.

The initial Qualification Cycle begins on the day a Cash Back Checking account is opened or converted from an existing checking account. Any Visa Debit Card purchase transactions that post and settle to your existing checking account prior to being converted to a Cash Back Checking account will not count towards your qualifications.

Effective 2/1/2025