

MONEY THAT STAYS HERE,
GOES FAR

2.50%^{APY*}

ReWARD CHECKING



Keep your money local and watch your dividends come back to you. With ReWARD CHECKING, you get better rates than most savings accounts and certificates. Along with higher dividends, you get FREE ATMs*, NO MINIMUM BALANCE and NO MONTHLY FEES. At Vermont Federal – what stays here, goes far.

.10%^{APY}
if you don't meet
requirements.

To earn the Bonus Rates, perform the following each monthly statement cycle:

- Receive the monthly e-mail indicating your e-Statement is ready
- Access e-Branch24 (online banking)
- Make one direct deposit or one ACH payment
- Make at least 12 debit card purchases

*2.50% Annual Percentage Yield (APY) paid on balances between \$0.01 and \$25,000 and 0.75% paid on any amount above \$25,000 each monthly statement cycle the minimum requirements are met. ATM fee refunds up to \$25 per monthly statement cycle. Individual ATM fees of \$5.00 or more will be reimbursed into your ReWARD Checking account upon presentation of the ATM receipt. If you do not meet the requirements per cycle, your ReWARD Checking account will earn 0.10% APY and you will not receive ATM fee refunds for that monthly statement cycle. \$25 share deposit required for credit union membership, though no minimum balance necessary to earn rewards. Available for personal accounts only. Rates as of September 1, 2009 and subject to change without notice. The daily method is utilized to determine which rate will be applied. Dividends are compounded daily. Dividends will be credited to your account on the last day of each monthly statement cycle. If you close your account before dividends are credited, you will not receive the accrued dividend. ReWARD Checking is powered by BancVue - patent pending.

This credit union is federally insured by the National Credit Union Administration.

NCUA

Refer a Friend and you'll each earn \$25*

Use the coupon below to refer your friends, colleagues or family members to Vermont Federal. If they are eligible, become a new member and open a ReWARD Checking account, we'll reward each of you with \$25.

Simply fill in your name, phone number and e-mail address and give it to your friend to bring with them when they open their account. This coupon must be presented at the time of account opening in order for each of you to receive the \$25. Offer valid for multiple referrals- copies of coupon accepted.

ReWARD CHECKING Referral Coupon

Name: _____
(as it appears on your Vermont Federal account)

Daytime Phone: _____

E-mail Address: _____



*Valid for a current member who refers a friend, colleague or family member that establishes membership with the credit union and opens a ReWARD Checking account. New member must not be a primary or joint owner of an existing account at Vermont Federal. Standard credit union membership rules apply. \$25 will be deposited into the referring member's Share Savings account and the new member's ReWARD Checking account as dividend income. Limited time offer - may end at any time without notice. This credit union is federally insured by the National Credit Union Administration.

LOCAL VALUES. UNEXPECTED ADVANTAGES.
vermontfederal.org 888-252-0202