

Does *your* checking account

PAY YOU BACK



**If not, maybe it's time to switch to
ReWARD Checking!**

FREE CHECKING!

Great ReWARD Checking benefits:

- Earn up to 2.25% APY*
- Free ATMs*
- No minimum balance
- No monthly maintenance fees

2.25% APY*
if you meet qualifications

0.10% APY*
if qualifications are not met

To earn premium rates, perform the following each qualification cycle:

- Receive the monthly e-mail indicating your e-Statement is available
- Access Online Banking
- Have at least one automatic payment or direct deposit post and clear
- Have at least 12 debit card transactions post and clear



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

*Nationwide ATM fee refunds up to \$25 per qualification cycle. Individual ATM fees of \$5.00 or more will be reimbursed into your ReWARD Checking account upon presentation of the ATM receipt. 2.25% Annual Percentage Yield (APY) paid on balances between \$0.01 and \$25,000 and 0.55% paid on any amount above \$25,000 each qualification cycle when the minimum requirements are met. If you do not meet the requirements per cycle, your ReWARD Checking account will earn the base rate APY and you will not receive ATM fee refunds for that qualification cycle. \$25 Share deposit required for Credit Union membership, though no minimum balance necessary to earn rewards. Available for personal accounts only. 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. Rates subject to change without notice.

VERMONT FEDERAL
CREDIT UNION

vermontfederal.org / 888.252.0202