

VERMONT FEDERAL CREDIT UNION

ReWARD Checking Account Agreement

- Register and receive monthly e-Statements
 - Must maintain a valid e-mail address.
 - Access e-Statements from any computer with the appropriate log on and password information.
 - You can print your e-Statements or contact us and a member service representative can assist you.
- Access e-Branch24 (online banking) one time each monthly qualification cycle
 - Log into e-Branch24 from any computer with the appropriate log on and password information.
- Have at least one Automatic Payment or Direct Deposit post and clear per qualification cycle
 - ACH payments are initiated by you with a third party by giving authorization for payments to be automatically debited from your account (i.e.) insurance premiums, utility payment, etc.
 - Electronic deposits are initiated by you with a third party by giving authorization for deposits to be automatically deposited to your account (i.e.) payroll deposits, Social Security benefits, etc.
- Have at least 12 debit card transactions post and clear per qualification cycle
 - ATM Transactions do not count toward the requirements.
 - A reversal of a debit card purchase will count against the net total of purchases.
 - Debit Card transactions in excess of the required number may not be “carried forward” to the next monthly statement cycle.
 - All debit card purchase transactions must have cleared your account by the last day of the monthly statement cycle to qualify.

If you do not meet the requirements per qualification cycle, your account will still function as a free checking account earning a 0.10% APY. As well, your account will not receive ATM refunds for that monthly statement cycle.

I have read and understand these requirements:

Account Number

Print Name

Signature

Date