

TRUTH IN SAVINGS
Free Cash Back Checking

Evergreen Bank Group
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ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

MINIMUM BALANCE REQUIREMENTS. No minimum balance requirements apply to this account.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$5.00 per month will be charged after 12 months of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed from the lowest dollar amount to the highest dollar amount. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

When your **Free Cash Back Checking Account qualifications** are met during a **Monthly Qualification Cycle**:

You receive the following rewards:

- Domestic ATM fees incurred during qualification cycle will be reimbursed and credited to account on the last day of monthly statement cycle.*
- 3.00% cash back on debit card purchases up to a total cash back of \$6 per monthly qualification cycle. These will be credited to your account on the last day of monthly statement cycle.

What are the account qualifications?

- 12 debit card purchases must post and settle to account during a monthly qualification cycle**
- Be enrolled in and agree to receive electronic statements

What is a Monthly Qualification Cycle?

The period within which Qualifications must be met for the accountholder to earn the account's rewards. Typically, the Monthly Qualification Cycle begins one day prior to the first day of the current Statement Cycle and ends one day prior to the end of the current Statement Cycle.

What if account qualifications are not met during a Monthly Qualification Cycle?

Even if you don't meet your qualifications during the Monthly Qualification Cycle, your Free Cash Back Checking Account is still free.

When linked to an Linked Saver account:

The reward earned within the Free Cash Back Checking Account automatically posts to the Linked Saver Account. Automatic transfer of cash back may cause an overdraft to your Free Cash Back Checking Account if the account's balance is less than the transferred amount when the transfer occurs.

*ATM receipt must be presented for reimbursement of an individual ATM fee of \$5.00 or higher.

**Qualifying debit card purchases must post and settle to account during monthly qualification cycle. Transactions may take one or more banking days from the date transaction was made to post and settle to an account. ATM-processed transactions do not count towards qualifying debit card purchases.

Fees or withdrawals could reduce earnings. Limit one account per primary accountholders SSN.

IRS Reporting

Any customer that exceeds \$600 in cash back annually will receive an IRS 1099 MISC form, which may be taxed to you. Please consult your tax advisor.

FEES AND CHARGES. Please refer to the separate Customer Schedule of Fees provided to you with this disclosure for information about fees and charges associated with this account. A Customer Schedule of Fees will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.