

# Rewards Checking

| Basic Terms & Conditions                                     |   |              |   |
|--|---|--------------|---|
| Account Opening and Usage                                    | Minimum Deposit Needed to Open Account  | <b>\$0</b>   | No ongoing minimum balance.   |
|  | Monthly Fee   | <b>\$0</b>   | None  |
|  | Interest-Bearing  | <b>Yes</b>   | Dividends are earned on collected balances of \$1,000 or more each month..  |
|  | ATM Fees  | <b>\$0</b>   | For using an ATM in UW Credit Union's network.  |
|  | ATM Fees  | <b>\$0</b>   | For using an ATM outside UW Credit Union's network.   |
|  | Non-Sufficient Funds (NSF) Fee  | <b>\$0</b>   | Per declined transaction made against insufficient available funds.   |
|  | Deposited Item Returned Fee   | <b>\$0</b>   | For each item that you deposit that is rejected (e.g. because the payer did not have enough money in their account).  |
|  | Stop Payment Fee  | <b>\$29</b>  | Per item to stop payment for up to 6 months.  |
|  | Account Closing Fee   | <b>\$0</b>   |   |
|  | Other Service Fees  |              | Please refer to the <a href="#">Fee Schedule</a> .  |
| Overdraft Options for Consumers with Debit Cards             | Overdraft Penalty   | <b>\$0</b>   | All debit card purchases or ATM withdrawals causing an overdraft are declined at no cost to you.  |
|  | Option: Overdraft Transfer Fee  | <b>\$5</b>   | Each overdraft may be covered by transfer from savings, checking or line of credit (in \$100 increments). Fee is waived for overdrafts less than \$10 below the available balance.  |
| Overdraft Options for Checks and ACH Debits (Balance Backup) | Option A: <b>Decline</b> - No Overdraft Service                                   | <b>\$0</b>   | All checks and ACH debits presented that would cause an overdraft are returned unpaid (at no cost to you).  |
|  | Option B: <b>Transfer</b> - Overdraft Transfer Fee                                | <b>\$5</b>   | Each overdraft may be covered by transfer from savings, checking or line of credit (in \$100 increments). Fee is waived for overdrafts less than \$10. Maximum 1 fee per day.   |
|  | Option C: <b>Overdraw</b> - Basic Reserve   | <b>\$5</b>   | If eligible <sup>2</sup> , all checks and ACH debits presented that would cause an available balance overdraft beyond what is available in Option B may be paid (up to \$600-Basic Reserve <sup>1</sup> ), and paid overdraft fees apply. Any overdraft covered by Basic Reserve must be repaid within 45 days or accounts may be closed.   |
|  | Maximum Number of Overdraft Penalty Fees per Day                                  | <b>1</b>     | You will only be charged this number of paid overdraft penalty fees per day, even if we elect to cover additional overdrafts.   |
|  | Minimum Amount Required to Trigger an Overdraft Penalty Fee                       | <b>-\$10</b> | If your available balance is overdrawn by this amount or less, you will not incur an overdraft penalty fee.   |
|  | Extended Overdraft Penalty Fee  | <b>\$0</b>   |   |
| Processing Policies  | Posting Order<br><i>The order in which withdrawals and deposits are processed</i> |              | <ul style="list-style-type: none"> <li>• ACH – credits post first, then debits.</li> <li>• Check – in order of smallest to largest amount.</li> <li>• PIN debit card purchases, teller deposits/withdrawals, and member (on-us) checks presented at the branch post as they are received.</li> </ul>  |
|  | Deposit Hold Policy<br><i>When funds deposited to your account are available</i>  |              | <ul style="list-style-type: none"> <li>• Direct Deposit (ACH) and Wire Transfers: same day.</li> <li>• Cash or check deposit with Teller: same day.</li> <li>• Cash or check deposit at ATM or with Mobile Deposit: available the second business day (portions available immediately).</li> <li>• New accounts (first 30 days): certain checks will be available no later than the seventh business day.</li> <li>• Availability may be delayed in other situations, but the first \$275 will be available the same day.</li> <li>• Foreign checks and drafts: availability is delayed for the time it takes us to collect the funds from the financial institution upon which it is drawn.</li> </ul> |
|  | Business Day Defined  |              | Monday through Friday, excluding holidays, 9:00 a.m. to 5:00 p.m. (Central Time).   |
|  |   |              |   |
| Dispute Resolution   | Dispute Resolution Agreement  |              | If you have a dispute regarding your account or the service you have received, please contact UW Credit Union at 800-533-6773, TDD:711 or send a Secure Message through our App.  |

<sup>1</sup>Not available for accounts held by primary owners under age 18.

<sup>2</sup>Members who are age 18 or older can draw from the credit union's basic reserve to cover Rewards Checking accounts that have been opened at least 90 days.