



Give Rewards Checking Truth-in-Savings Disclosure

Rate information – You will not receive interest on this account.

Frequency of rate changes – Not Applicable

Determination of rate – Not Applicable

Compounding and crediting frequency – Not Applicable

Minimum balance to open the account – There is no minimum necessary to open this account

Minimum balance to obtain the annual percentage yield disclosed – Not Applicable

Daily Balance Computation Method – Not Applicable

Accrual of Interest on Non-Cash Deposits – Not Applicable

Forfeiture of Interest on Closed Accounts – Not Applicable

Give Rewards – When twelve (12) Pioneer Valley Federal Credit Union MasterCard® Debit Card transactions (excludes ATM transactions) post to the account during the Reward Period, you will earn Cash Back in the following amount: Ten (\$.10) cents per debit card transaction in the amount of ten (\$10) dollars or more and a rebate of ATM fees up to ten (\$10) dollars. At our discretion we may change the transaction requirements and reward amounts.

Pioneer Valley Federal Credit Union (PVFCU) will donate your earned Give Rewards to local charity organizations, defined as an organization that has been granted tax exempt status by the Internal Revenue Service or an organization organized for charitable, religious, educational, scientific, or literary purposes; testing for public safety, fostering national or international amateur sports competition, or preventing cruelty to children or animals. Pioneer Valley Federal Credit Union reserves the right to change its selected charity organizations on regular basis without notice to you. You will receive a monthly email notifying you of your earned give rewards total.

Qualification Requirements to Obtain the Give Rewards –

- Have at least one (1) Direct Deposit (ACH debit will be accepted if direct deposit is unavailable to member)

- Receive an electronic periodic statement (eStatement-which requires enrollment in online banking).
- You must have a minimum of twelve (12) Pioneer Valley Federal Credit Union MasterCard® Debit Card point-of-sale transactions or Signature (Qualifying Transactions) post to your account during the Reward Period. ATM Transactions are not Qualifying Transactions and will not be counted toward the minimum twelve (12) transactions or be paid Give Rewards.

Failure to satisfy the requirement to have twelve (12) MasterCard® Debit Card point-of-sale or signature transactions post to your account during the Reward Period will result in the forfeiture of any Give rewards.

Forfeiture of Give Rewards on Closed Accounts – If you close your account before Give Rewards have been credited to your account, all accrued Give Rewards will be forfeited.

Reward Period – This is the period during which the qualification requirements must be met in order for you to obtain the disclosed Give Rewards. This period begins on the day your current periodic statement is generated and generally ends on the last business day before the next statement is generated.

Product Termination – If you fail to meet the qualifications for three (3) consecutive months, the credit union reserves the right to move your give rewards checking to the regular pioneer checking account.

Replace Checking Account – If you ask us to replace your current checking account with the rewards checking, we will apply the same joint owner(s) and beneficiary(s) with the new rewards checking.

ATM Fee Refunds – Pioneer Valley Federal Credit Union will refund ATM fees up to ten (\$10.00) dollars per month.

Fees - To avoid the imposition of fees, all of the Qualification Requirements must be met during the Qualification Period.

Please see the Fee Schedule for additional fee information.

Other Institutions may impose surcharges for use of their ATM's. Unlimited free use on PVFCU's ATM's; use of another institution's ATM after the sixth (6) transactions will cost \$1.00 per transaction. Insufficient Funds (Items Paid/Returned Unpaid) is \$25; Payment of ATM/one-time debit overdrafts requires opt-in. See membership agreement for minimum balance requirements

