



HIGH REWARDS CHECKING QUALIFICATIONS AND DISCLOSURES

High dividend and credit card cash back just came together in LGE's High Rewards Checking (HRC) account! No adding up points, just pure cash automatically deposited into your checking account each month.

Simply use your account for every day banking needs and meet the qualifications each month to earn your rewards. All this, with no monthly fee or minimum balance requirements!

If You Have...	You Will Earn...
<ul style="list-style-type: none"> eStatements Monthly direct deposit or ACH transaction* 15 or more LGE debit and/or credit card transactions that post monthly with a total spend of \$500 or more 	<ul style="list-style-type: none"> High rate dividend on balances up to \$25,000 Unlimited 1% cash back on credit card purchases Unlimited Non-LGE ATM refunds
<ul style="list-style-type: none"> eStatements Monthly direct deposit or ACH transaction* 15 or more LGE debit card transactions that post monthly with a total spend of \$500 or more 	<ul style="list-style-type: none"> High rate dividend on balances up to \$25,000 Unlimited Non-LGE ATM refunds

*Transfers between LGE accounts and Bill Pay transactions do not satisfy this requirement.

LGE membership requirements must be met. High Rewards Checking is limited to one account per person. Qualifications and rewards may change at any time. High Rewards Checking dividends and/or rewards are paid provided monthly qualifications are met. No minimum balance required. Revocation and/or change of HRC status will be at the discretion of LGE and applicable membership agreements. Dividends and rewards will not be paid within the month the account is closed. Not all checking accounts offered by LGE are eligible for the High Rewards Checking account. LGE Visa Credit Card must be on the same account as your High Rewards Checking to be eligible for the cash back reward.

RATE INFORMATION: Our High Rewards Checking account is paid dividends based on a split rate tier structure and the account's average daily balance for the month. These two calculations are combined to provide an annual percentage yield earned for your monthly dividend shown on your statement as a split rate. The High Rewards Checking account dividend rate(s) and annual percentage yield(s) (APY) are variable and may change at any time. Rates are paid provided the qualifications are met; otherwise, you do not earn dividends that month. Dividends are compounded monthly. Fees can reduce earnings. Reference the credit union Rate Schedule for current rates that apply.

CASH BACK CHECKING REWARD: Cash back is a benefit you earn when all monthly qualifications of the High Rewards Checking are met. This reward is based on your LGE Visa Credit Card "Net Spend". Net Spend is any eligible purchases made during the calendar month not during credit card billing cycle. Excluded transactions include, but are not limited to, insurance payments, fees assessed, cash advances, balance transfers, interest paid. Posted credits, unauthorized charges, and items returned during the calendar month may decrease the amount of net spend eligible for cash back. Cash back will be paid when all qualifications are met monthly, otherwise cash back will not be rewarded. Rewards are posted on the first business day of each month for prior month activity. Accounts and loans that become and/or remain in delinquent status may not be eligible for cash back rewards.

LGE Community Credit Union is federally insured by the National Credit Union Administration.