



DISCLOSURE

Effective July 1, 2017

The Boomerang Rewards Checking accounts pay either cashback or a high rate of interest on eligible checking accounts. There are a few requirements to receive the full benefits of this product.

Eligibility Requirements (limit one account per social security number): These requirements must be met and post during the monthly qualification cycle to receive cashback or a high rate of interest:

1. Have at least 15 point of sale (POS) purchases using your FreeStar Financial MasterCard debit card, and the purchases must post by the last business day of the month,
2. Sign up for electronic statements (eStatements) with a valid email address (see eStatements disclosure for more information on this product), and
3. Incur at least one (1) incoming or outgoing ACH transaction to your checking account (i.e., direct deposit or paying a bill electronically) prior to the last business day of the month.

Members must be considered in good standing to qualify for a reward. If one of the following exists as of the last day of the month, the member will not qualify for a cashback or a high rate of interest:

- The required \$10.00 in the share (primary savings) account is not maintained.
- 30 days or more delinquent on a loan.
- 30 days or more with a negative balance in any the account.
- The \$750 Courtesy Pay limit has been exceeded.

Minimum Balance Requirements: There is no minimum balance required.

Transaction Limits: You must have at least 15 point of sale (POS) purchases post each month using your FreeStar Financial MasterCard debit card, and must post to your account by the last business day of the month.

Interest Rate Information: The Boomerang Interest Checking account rates are as follows: 1) If the account requirements are all met then the interest rate shall be 2.00% Annual Percentage Yield "APY." 2) If the balance in the account is above \$10,000 and meets the requirements listed above, then the \$10,000 will earn a rate of 2.00% APY, and any amount over the \$10,000 will earn a rate of .05% APY. The e-statement will reflect a blended rate. 3) If any of the account requirements are not met, then no interest will be paid on any balance.

At our discretion, the credit union may change the interest rate or balance requirements at any time.

Compounding and Crediting: Interest will be compounded monthly and will be credited to the Boomerang Rewards Checking account on the first day of the following month.

Average Daily Balance Computation: Dividends are calculated on an average daily balance method which applies a periodic rate to the daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day, and posting the dividends on the first day of the following month. The calculation starts on the first day of the month and ends on the last day of the current month.

Accrual of Dividends on Noncash Deposits: Deposit of noncash deposits, such as checks, will begin to accrue interest on the balance at the end of each day.

Fees and Charges: There are no service charges or transaction fees associated with this account.

ATM Fees: If eligibility requirements have been met for the monthly cycle, FreeStar Financial will refund all ATM fees assessed by our credit union or other financial institutions for using a foreign ATM, up to a maximum of \$20.00 a month. This does not include any insufficient funds fees (NSFs) or uncollected funds fees.