



NGAGE Spending and Saving Accounts Disclaimer –

* NGAGE Spending Account: APY = Annual Percentage Yield. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. Enrollment in electronic documents (eStatements/eDocuments) is required to open and maintain an NGAGE Account. NGAGE Accounts do not have a monthly account maintenance charge. In the event a member does not have an eDocument election, FSCU reserves the right to convert the NGAGE Spending account to a Freedom Checking account which may carry a recurring \$3.00 per month account maintenance fee. The credit union also reserves the right to convert any NGAGE Saving account to a Master Share Account (regular saving account). **REWARDS for NGAGE Spending accounts:** Monthly Qualification Cycle means a period beginning one (1) day prior to the first day of the current statement cycle through one (1-day) day prior to the close of the current statement cycle. When NGAGE Spending Account qualifications** are met during a monthly qualification cycle, (1) Balances up to \$25,000 receive a 3.00% APY, (2) On balances of \$25,000.01 and up, members earn 1.00% APY, resulting in a range from 3.00% APY to 1.40% APY depending on the account's balance. (APY blended rate is based on an assumed total account balance of \$25,000 plus \$100,000 to be shown as a single figure (i.e. \$125,000)). Balances over \$125,000 will result in a lower blended rate based on total balance over \$25,000; (2) ATM fee reimbursement up to \$20 per month is provided only if qualifications are met within the qualification cycle and posted by the last day of the statement cycle. An ATM withdrawal receipt is required for reimbursement of an individual ATM fee of \$5 or higher. **REWARDS for linked NGAGE Saving accounts:** When your linked NGAGE Spending Account qualifications** are met during a Monthly Qualification Cycle, your NGAGE Savings Account balances up to \$25,000 receive APY of 1.50%; and balances over \$25,000 earn 0.50% interest rate on the portion of balance over \$25,000, resulting in a range from 1.50% to 0.70% APY depending on the account's balance. (APY blended rate is based on an assumed total account balance of \$25,000 plus \$100,000 to be shown as a single figure (i.e. \$125,000)). Balances over \$125,000 will result in a lower blended rate based on total balance over \$25,000. **When qualifications are not met,** NGAGE Spending account balances and NGAGE Saving Account balances earn 0.05% APY. No ATM fees are refunded. Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle to qualify for the NGAGE rewards. The following activities do not apply toward earning account rewards: No ATM-processed transactions, no transfers between accounts, no debit card purchases processed by merchants as ATM or Bill Pay transactions and no purchases made with non-Family Savings issued debit cards. Both NGAGE Spending and NGAGE Saving Account dividends will be posted on the last day of the statement cycle. APYs accurate as of 8/25/2023.

****QUALIFICATIONS:** Include 12 (twelve) debit card transactions, 1 (one) ACH (electronic deposit or payment) post and settle to the spending account during each qualification cycle and member enrolled to receive eDocument notices with a valid email address.

Account approval, conditions, limits, qualifications, time frames, enrollments, log-ons and other requirements may apply. Limit 1 (one) account per social security number. A \$25 minimum deposit is required to open the NGAGE Spending Account. A \$5 minimum deposit is required to open the NGAGE Savings Account. Business Accounts do not qualify for an NGAGE Account.