

Kasasa Tunes®

Rock your rewards with free Kasasa Tunes® checking

With free Kasasa Tunes checking, you'll earn refunds on iTunes® or Amazon.com® purchases!* Get up to \$10 back on purchases each month - and \$25 worth up front, just for signing up.

Want more good news? We'll also refund your ATM fees nationwide!* That means any ATM can be your ATM! It's Kasasa® free checking that rewards you with stuff you deserve.

- Earn up to \$10 every month in iTunes or Amazon.com refunds*
- Earn \$25 in iTunes or Amazon.com refunds at signup*
- ATM fee refunds nationwide (up to \$25 monthly)*
- No monthly service fee
- No minimum balance to earn rewards
- Free online banking
- Free e-statements
- Free Visa® debit card
- Unlimited check writing
- No minimum deposit to open

Earning rewards is a snap.

To earn your rewards, simply do the following activities and transactions in your Kasasa Tunes account each monthly qualification cycle:

- Have at least 18 debit card purchases post and settle
- Be enrolled and receive e-statement notice
- Be enrolled and access home banking

How simple is that?! And, even if you don't qualify for rewards, your account is still free. Plus, you can get right back to earning your rewards the very next month!

2016 Qualification Cycle		
January: Dec. 31 - Jan. 29	February: Jan. 30 - Feb. 28	March: Feb. 29 - Mar. 30
April: Mar. 31 - Apr. 29	May: Apr. 30 - May 30	June: May 31 - Jun. 29
July: Jun. 30 - Jul. 29	August: Jul. 30 - Aug. 30	September: Aug. 31 - Sep. 29
October: Sep. 30 - Oct. 30	November: Oct. 31 - Nov. 29	December: Nov. 30 - Dec. 30

Sign Up Bonus: When you open and fund your Kasasa Tunes account, you will be refunded up to an aggregate total of \$25 (which includes any applicable taxes) for iTunes and Amazon.com purchases, made with your University Credit Union Kasasa Tunes debit card that post and settle to your account during the first 30 calendar days after your account is opened. This refund will be credited to your account on the last day of the Statement Cycle in which your aggregate iTunes and Amazon.com purchase threshold of \$25 posts and settles to your account. Any portion of the Sign Up Bonus that is not used within the stated time period will be forfeited. No minimum deposit is required to open the account. No minimum balance is required to obtain this bonus.

Qualification Information: 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 in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by University Credit Union as ATM transactions and purchases made with non-University Credit Union

issued debit cards. "Monthly Qualification Cycle" means a period beginning one (1) day prior to the first day of the current statement cycle through one (1) day prior to the close of the current statement cycle.

Reward Information: When Kasasa Tunes qualifications are met during a Monthly Qualification Cycle: you will earn up to an aggregate total of \$10 (which includes any applicable taxes) in refunds for any iTunes, Amazon.com purchases. In order to be refunded, iTunes and Amazon.com purchases must be made with your University Credit Union Kasasa Tunes debit card and must post and settle to your account no more than 30 days after the Monthly Qualification Cycle in which you qualified ends. In addition, you will receive reimbursements up to \$25 (\$4.99 per single transaction) for domestic ATM fees incurred during the Monthly Qualification Cycle in which you qualified. ATM receipt must be presented for reimbursements of individual ATM fees of \$5.00 or higher. When Kasasa Tunes qualifications are not met, iTunes and Amazon.com purchases and ATM fees are not refunded. iTunes and Amazon.com refunds and ATM fee reimbursements will be credited to your account on the last day of the statement cycle in which these purchases post and settle to your account and the ATM fees were incurred.

Additional Information: Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. No minimum deposit is required to open the account. Monthly ACH credit, enrollment in online banking, receipt of electronic statements are conditions of this account. Enrollment in electronic services (e.g. online banking, electronic statements) and log-ons may be required to meet some of the account's qualifications. Limit one Kasasa Tunes per prime member and per primary account. Contact a University Credit Union service representative for additional information, details, restrictions, processing limitations and enrollment instructions. Federally insured by NCUA. iTunes is a registered trademark of Apple, Inc. Amazon is a registered trademark of Amazon.com. Apple Inc. and Amazon.com are not participants in or sponsors of this program. Kasasa & Kasasa Tunes are trademarks of BancVue, Ltd., registered in the U.S.A.